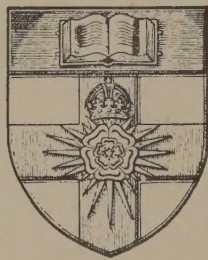


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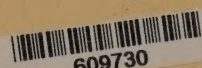
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ACCOUNTS AND PAPERS:

FORTY-SEVEN VOLUMES.

— (29.) —

TRADE, &c.—*continued.*

FRIENDLY SOCIETIES.

Session

12 March 1894 — 25 August 1894.

VOL. LXXIX.

1894.

ACCOUNTS AND PAPERS:

1894.

FORTY-SEVEN VOLUMES:—CONTENTS OF THE

TWENTY-NINTH VOLUME.

N.B.—*THE* Figures at the beginning of the line, correspond with the N° at the foot of each Paper ; and the Figures at the end of the line, refer to the MS. Paging of the Volumes arranged for *The House of Commons*.

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Trade Unions :

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FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

R E P O R T S
OF THE
CHIEF REGISTRAR
OF
FRIENDLY SOCIETIES,
For the Year ending 31st December 1893.

(Pursuant to 34 & 35 Vict. c. 31, s. 17; 38 & 39 Vict. c. 50, s. 10; and 39 & 40 Vict.
c. 45, s. 25.)

PART A.

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PART A.

I.—LEGISLATION IN 1893, AND OTHER SESSIONAL WORK.

FOUR statutes were enacted in 1893 relating to societies and other bodies with which this office has to deal.

1. *The Trade Unions (Provident Funds) Act, 1893.*

(56 & 57 Vict. c. 2.)

This is an Act to exempt from Income Tax the invested funds of Trade Unions applied in payment of provident benefits. It applies only to registered Trade Unions which do not assure to any member a sum exceeding 200*l.* or an annuity exceeding 30*l.*, a limitation similar to that prescribed in respect of Friendly Societies by 5 & 6 Vict. c. 35, s. 88. It defines "provident benefits" to mean and include any payment made to a member during sickness or incapacity from personal injury or while out of work, or to an aged member by way of superannuation, or to a member who has met with an accident, or has lost his tools by fire or theft, or a payment in discharge or aid of funeral expenses on the death of a member or the wife of a member, or as provision for the children of a deceased member, where expressly authorised by the registered rules of the Trade Unions. On the interest and dividends of its funds applicable and applied solely for the purpose of such benefits, the Trade Union is to be entitled to exemption under Schedules A., C., and D. of the Income Tax Acts. The definition above quoted includes payments "to a member while out of work," and payments during a strike or lock-out would come literally within that definition, but it is presumed that the statute is to be interpreted as if they were not intended to come within it, but only such payments as are made out of what the Trade Unions are in the habit of calling their out-of-work funds, as distinct from their strike or donation benefit funds.

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2. *The Friendly Societies Act*, 1893.

(56 & 57 Vict. c. 30.)

By this Act it is enacted that, notwithstanding anything contained in the Arbitration Act, 1889, or in any other Act, the Court, the Chief or other Registrar, or any arbitrator or umpire to whom a dispute is referred in pursuance of Section 22 of the Friendly Societies Act, 1875, shall not be compelled to state a special case on any question of law arising in the case, but the Court, the Chief or other Registrar may do so on the request of either party.

This Act appears to have been passed in consequence of the decision of the House of Lords in the case of the *Tabernacle Building Society v. Knight* (see pages 109-114 of my Report for 1892), by which it was held that the words in Section 37 of the Building Societies Act, 1874, "the arbitrators, or the registrar, or the [county] court, as the case may be, may, at the request of either party, state a case for the opinion of the Supreme Court of Judicature on any question of law," are not "inconsistent" with the provisions of Section 19 of the Arbitration Act, 1889, that "any arbitrator or umpire may at any stage of the proceedings under a reference, and *shall, if so directed by the* [supreme] *court or a judge*, state in the form of a special case for the opinion of the court any question of law," and that arbitrators may, therefore, be compelled by the court or a judge to state a special case.

Building Societies, Industrial and Provident Societies, and Friendly Societies, all felt aggrieved by this decision, which they considered tended to expose them to the risk of long and costly litigation, contrary to the policy of the Legislature in providing a cheap and speedy method of settling disputes by arbitration. A clause to the same effect as this Act is included in the Industrial and Provident Societies Act, 1893, and a similar clause was inserted by the Select Committee of the House of Commons on the Building Societies (No. 2) Bill in the Bill they recommended for adoption to the House.

The provisions of Section 22 (*e*) of the Friendly Societies Act, 1875, differ in some respect from those of Section 37 of the Building Societies Act, 1874, and the decision referred to might possibly have been held not to apply to Friendly Societies; but the new Act removes all doubt on the question.

3. *The Industrial and Provident Societies Act*, 1893.

(56 & 57 Vict. c. 39.)

This Act, which consists of 80 sections and four schedules, consolidates the law relating to Industrial and Provident Societies by repealing, as from the 1st January 1894, the 39 & 40 Vict. c. 45 (The Industrial and Provident Societies Act, 1876), Section 8, of the 43 Vict. c. 14 (Customs and Inland Revenue Act, 1880), and so much of the 46 & 47 Vict. c. 47 (Provident Nominations and Small Intestacies Act, 1883), as relates to industrial and provident societies; and it alters the law in several respects.

By

By Section 4 it defines Industrial and Provident Societies as societies for carrying on "any industries, businesses, or trades," instead of "any labour, trade, or handicraft," as in the former Act. Report.
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By Section 7 the appeal against a refusal by the Registrar to register a society or any rules is extended to amendments of rules.

By Section 9 the registry of a society can be cancelled when the number of its members has been reduced to less than seven.

By Section 10 the rules of a society may provide for the appropriation of profits to any purpose stated therein or determined as the rules direct (*see the case of Warburton v. Huddersfield Industrial Society in my Report for 1891, pp. 85, 86*).

By Section 13 the auditors are entitled to have access to all deeds and documents of the society.

By Section 14 the annual return is to be made to the Registrar not later than the 31st day of March, instead of the 31st May, as heretofore.

By Section 17 the right of every individual member or person having an interest in the funds to inspect the books of a society is limited to his own account, the books containing the names of the members, and any other books the society may authorise to be inspected by a rule registered after the passing of the Act.

By Section 18 the Registrar is empowered, on an application of 10 members, each of 12 months' standing, to appoint an accountant or actuary to inspect the books of a society and to report thereon. This is an entirely new and very responsible function imposed upon the Registrar.

By Section 19 the limitation of deposits to be made with a society is raised from five shillings in any one payment to ten shillings.

By Section 23 a lien is given to the society on the shares of any member for any debt due to it by him, and it may set off the sum credited on the shares against such debt.

By Section 25 some points which had been in doubt as to the construction of the Provident Nominations and Small Intestacies Act, 1883, are cleared up.

By Section 29 power is given to the committee of a society to deal with the property of insane or lunatic members, where no committee of the estate or trustee of the property has been appointed, in such manner as may appear to be just and expedient. This liberal provision is adopted from the regulations now in force for Post Office and Trustee Savings Banks.

By Section 38 a society is authorised to invest its capital in any security authorised by its rules and also, without any rules for the purpose, upon any security in which trustees are authorised to invest or upon securities under the Local Loans Act, 1875.

By Section 39 a society (not being one chargeable with income tax) may invest its funds to any amount in a savings bank. Previously, it could not invest more than 100*l.* in any one year

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or 300*l*. in the whole, except with the approval of the National Debt Commissioners.

By Section 40 a society registered to carry on banking business is authorised to make advances to members in any manner customary in the conduct of such business.

By Section 41 provision is made for societies which are members of another society or body corporate appointing a proxy to represent them at its meetings.

By Section 45 provision is made for enabling the liquidator of a society to endorse a receipt upon a mortgage deed in the same manner as the society itself could have done.

By Section 48 the provision enabling a society to enforce the rendering of accounts by any of its officers is extended to any of its servants not engaged under a special agreement to account.

By Section 49 the provision for settlement of disputes is extended to any person aggrieved who has for not more than six months ceased to be a member, and to anyone claiming through such person; and a similar provision is made to that in the Friendly Societies Act, 1893, cited above, as to stating a case for the opinion of the Supreme Court.

By Section 50 the number of members who may apply to the Chief Registrar to appoint inspectors or call a special meeting is reduced from one-fifth to one-tenth, or in the case of a society exceeding 1,000 members, to 100 members only.

By Section 51 a special resolution may be carried by three-fourths of the members who may have voted, and not by three-fourths of all those who may have been present.

By Section 53 provision is made for vesting the property of societies which have amalgamated in the amalgamated body without conveyance.

By Section 55 provision is made for the conversion of companies into societies, corresponding to the provision in the previous Acts for the conversion of societies into companies.

By Section 59 provision is made for transferring pending proceedings in winding-up from the County Court to the High Court, on application made by the Registrar, with the consent of the Treasury.

In the Schedule (II.) of matters to be provided for in the rules of societies, provision for the scale of voting, the appointment of auditors, or a public auditor, and other matters, are introduced, and that for the device of the seal is omitted.

In the Schedule (IV.) of forms of acknowledgment of registry the word "society" is omitted.

This Act was referred in the House of Commons to a Select Committee, over which Sir Herbert Maxwell presided, and before which I was called as a witness. I was also desired to attend the Committee during its deliberations.

The three Acts (caps. 2, 30, 39) were all brought in and carried through by Mr. George Howell, M.P.

Mr. Howell has since brought in a Bill for amending the Industrial and Provident Societies Act, 1893, in consequence of some corrections desired to be made by the authorities of the
Island

Island of Jersey in Section 77, which relates to the Channel Islands, but the Bill has not yet been passed. Report.

For the purpose of carrying into effect the provisions of the Industrial and Provident Societies Act, 1893, a new set of Treasury Regulations (to be called the Treasury Regulations, 1894) has been prepared in this office, and approved by the Lords of the Treasury. A form of model rules, embodying the statutory duties of societies, has also been prepared for the use of persons desiring to establish a society or to revise the rules of an existing society. Legislation in 1893, and other Sessional Work.

4. *The Savings Banks Act, 1893.* (56 & 57 Vict. c. 69.)

By this Act the limit of amount which a depositor may invest in any one year is raised from 30*l.* to 50*l.*, and the amount of stock that may be purchased on behalf of a depositor in any one year from 100*l.* to 200*l.* This Act only affects this office to the extent that it increases the amount that may be deposited or invested, and may therefore tend to increase the number of disputes referred to the Registrar for settlement.

Other legislative proposals have been made as follows:—

5. *The Building Societies Bills.*

Four Bills to amend the law relating to BUILDING SOCIETIES were introduced into the House of Commons in the Session of 1893, and referred to a Select Committee, of which Mr. Herbert Gladstone was Chairman. The Building Societies Bill was introduced by Mr. Jackson and Mr. Gerald Balfour, having been drawn up for them by Mr. Wurtzburg. The Building Societies (No. 2) Bill was a Government measure, brought in by Mr. Secretary Asquith and Mr. Herbert Gladstone. The Building Societies (No. 3) Bill was brought in by Sir John Lubbock, having been drawn up for the Building Societies Association by Mr. Thring. The Building Societies Act (1874) Amendment Bill was introduced by Mr. T. H. Bolton. The Government Bill was founded on the recommendations in my Report for 1891, and nearly all those recommendations were contained, with slight alteration, in the other Bills. I was examined on three occasions as a witness before the Committee, and on the first occasion submitted some clauses which had been intended to be inserted in the Government Bill, but had been accidentally delayed. Mr. Ludlow was called as a witness, and Mr. Sutton, the actuary of this office, was also examined, besides many persons having practical knowledge of the working of building societies. From these materials the Committee, adopting the No. 2 Bill as the basis of their proceedings, recommended the House to pass a measure containing the following provisions:—

1. That the rules of every society shall set forth more clearly than has heretofore been necessary the terms of the contract with each member, and the manner in which losses are to be provided for; and that tables for withdrawal and redemption shall be contained therein, where applicable in the opinion of the Registrar.

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2. That the annual account and statement to be furnished by every society shall be in such form and contain such particulars as the Registrar, with the approval of the Secretary of State, may direct, and shall contain certain specified particulars of mortgages exceeding 5,000*l.*, mortgages in arrear, and properties in possession.

3. That one at least of the auditors shall be a professional accountant.

4. That the Registrar may, on the application of 10 members, each of 12 months' standing, appoint an accountant or actuary to inspect the books of a society, and to report thereon (as in the Industrial and Provident Societies Act, 1893, s. 18).

5. That the Registrar may, on the application of one-tenth of the whole number of members of a society, or of 100 members if the society has more than 1,000, and in certain cases without such application, appoint an inspector to examine into and report on the affairs of the society or call a special meeting of the society. This provision is founded on s. 23 of the Friendly Societies Act, 1875, with the reduction in the number of members required for making the application introduced by the Industrial and Provident Societies Act, 1893, s. 50; but the provision for cases in which the Registrar may act without any application by members is wholly new.

6. That the Registrar may in certain cases suspend or cancel the registry of a society, as provided for Friendly Societies by s. 12 of the Friendly Societies Act, 1875.

7. That the Registrar may, upon such an application from members as is required for an inspection or special meeting, make an award for the dissolution of a society, as provided for Friendly Societies by s. 25 of the Friendly Societies Act, 1875.

8. That the Companies (Winding-up) Act, 1890, shall apply to Building Societies, and that the Registrar, with the consent of the Secretary of State, may apply to have any pending proceedings under it transferred to the High Court.

9. That societies in course of dissolution shall make returns to the Registrar, and otherwise comply with the provisions of the Act until the termination of the dissolution.

10. That within 28 days after termination of dissolution, the persons having conduct of the dissolution shall send to the Registrar an account and balance sheet, showing the manner in which the dissolution has been effected.

11. That balloting for advances shall be prohibited in all future societies, and may be discontinued by a majority of the members of any existing society.

12. That advances on second mortgage shall be prohibited.

13. That mortgages 12 months in arrear and mortgages in possession shall not be included in ascertaining the two-thirds of the amount due to the society on mortgage securities, which is the limit of borrowing power under Section 15 of the Act of 1874.

14. That societies shall be prohibited from transacting banking business.

15. That proceedings for the punishment of fraud in withholding money, &c., under Section 31 of the Act of 1874, may be initiated by the society, or any authorised member, or by the Registrar.

16. That the union of two societies may be agreed to in writing under Section 33 of the Act of 1874, by a competent number of the members, whether they are present or not at the meeting for the purpose.

17. That the Arbitrators, Registrar, or Court settling a dispute shall not be compelled to state a case for the Supreme Court, but may do so as provided by Section 36 of the Act of 1874. This is a similar provision to that of the Friendly Societies Act, 1893, and Section 49 of the Industrial and Provident Societies Act, 1893, mentioned above.

18. That the neglecting to do anything required by the Act shall be an offence for which a society and its officers are to be liable to a fine of 20*l.*, and 5*l.* for every week during which the offence continues.

19. That

19. That the falsification of any return to the Registrar shall be an offence for which the person guilty shall be liable to a fine of 50*l*.

20. That societies under the Act of 1836 shall make returns to the Registrar in the same manner as societies under the Act of 1874, and that after two years all societies certified after 1855 shall be brought under the latter Act.

21. That no director or officer shall receive any gift or benefit in connection with any loan made by the society under a penalty of 50*l*., with imprisonment in default.

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Some of these provisions (particularly Clauses 11, 12, and 13) met with a certain amount of opposition, and the Bill was ultimately withdrawn, but it is hoped that it may be re-introduced during the present Session and speedily pass into law.

6. *The Clubs Registration Bill.*

This Bill, as introduced by Mr. Newdigate and other Members, contained a clause exempting from its operation "Working Men's Clubs registered pursuant to the Friendly Societies Act, 1875." The Bill was referred to a Select Committee, and the Committee did not call upon me for any evidence, but they examined several persons acquainted with the business of registered Working Men's Clubs, who all appear to have given evidence in favour of the retention of the clubs under the Friendly Societies Act. In the Bill, however, as amended by the Select Committee, the exemption of registered clubs disappears. As the consequence of this is to establish a dual system of independent registry, that at this Office under the Friendly Societies Act, and that by the local registrar of clubs proposed to be created under the Bill, I felt it necessary to point out to the authorities the inconvenience and conflict of opinion and of authority that would probably arise. The Bill was not further proceeded with, but I hope this matter will be well considered should it be again introduced.

7. *The Royal Commission on Labour.*

In completion of the evidence given by me before the Commission in 1892, I have furnished the Commissioners with certain information to appear in a forthcoming volume of Appendices to Evidence.

8. *The Royal Commission on the Aged Poor.*

I have been examined by the Commission, and by the courtesy of Lord Aberdare have been permitted to see the evidence of some other witnesses. Mr. Sutton has also been examined, and has furnished the Commission with tables as to the cost of deferred annuities. The evidence has not yet been published.

9. *Parliamentary Returns.*

Besides the ordinary Appendices to my Report, two Returns relating to Building Societies have been ordered by Parliament and prepared in this Office. The first is Parliamentary Paper, No. 250, containing tables showing the number of new Building Societies of various classes registered under the Building Societies

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Acts in each year from 1874 to 1882, and from 1888 to 1891, respectively, and the number of such societies which have since been dissolved, and the average duration, in years, of each dissolved society. The second is a Return, moved for in September 1893, by the Right Hon. W. L. Jackson, showing as on the 31st day of December 1892, or alternatively, the date of the last preceding annual account and statement of the society, the aggregate amount of properties in possession of Building Societies incorporated under the Building Societies Acts, in a prescribed form. The motion for this Return took the form of an Address to Her Majesty, and the circular letter enclosing the form of Return was therefore issued from the Office of the Secretary of State, according to lists furnished by this Office; but when the statements came in from the societies it appeared that they required to be dealt with by persons having technical knowledge of the question, and I was requested by the Secretary of State to undertake the preparation of the Return to the House of Commons. These Returns will be referred to again later on.

10. *Statutory Regulations.*

In addition to those for Industrial and Provident Societies, new regulations have been made for Trustee Savings Banks and Post Office Savings Banks, which will have to be regarded by this Office in the certifying of rules and the settlement of disputes. The wider discretion given to the Trustees and the Postmaster General by the new regulations may tend to diminish the number of disputes required to be settled by us.

11. *Societies depositing in Savings Banks.*

A Committee, consisting of Sir C. Rivers Wilson (Chairman), Mr. S. E. Spring Rice, of the Treasury, Mr. C. D. Lang, Controller of the Savings Bank Department, and myself, has been appointed by the Treasury, to consider the conditions under which the discretion of granting unlimited deposit in Savings Banks should be exercised, and any alteration of the law which may be necessary in order to make clear the duty of the Government in permitting or restricting the privilege. The Committee has made a Report and drawn up a sketch of a Bill, after consultation with Sir Robert Hunter, the Solicitor to the Post Office. Mr. King, of the National Debt Office, acted as Secretary to the Committee.

The following Private Bills have been submitted to me, and my Reports thereon have been presented, through the Treasury, to the Chairmen of Committees of both Houses:—

12. *Altrincham Gas Company's Bill.*

This Bill proposed to enable the Company to establish a super-annuation or pension fund for its officers and servants; to make rules and regulations for the formation and administering of the same; and to contribute thereto from time to time. These imply that the Company did not contemplate providing out of its own funds the whole of the allowances, but only contributing towards them,

them, from which it may be presumed that it was contemplated that a portion of the allowances should be provided for by contributions of the officers and servants themselves; yet the power of making rules and regulations for the fund was to be exercised by the Company alone, without the concurrence of those officers and servants who were to contribute towards it. I advised accordingly that the clause should be amended so as to enable the Company to grant allowances on retirement out of its income and revenue, or to contribute therefrom to the funds of any registered Friendly Society to which its officers and servants might belong.

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13. *Great Eastern Railway (Various Powers) Bill.*

This Bill proposed to extend the advantages offered to servants of the Company by its existing Acts, and therefore called for no opposition.

14. *Great North of Scotland Railway (Various Powers) Bill.*

This Bill proposed to enable the Company to establish a Railway Savings Bank, to be regulated by the model clauses drawn up by Mr. Ludlow in 1877. I suggested, however, the extension to depositors of the privileges granted to ordinary Savings Bank depositors by the Provident Nominations and Small Intestacies Act, 1883, and drew up amendments for that purpose, which were adopted. On this Bill I had the advantage of being able to consult Mr. Addison Smith, the Assistant Registrar for Scotland.

15. *Croydon Corporation Bill.*

This Bill contained clauses similar to those in the London County Council Act, 1891, and the Manchester Corporation Act, 1891, enabling the Corporation to require contributions by its servants to a fund under its control, to forfeit the contributions made by the Corporation itself when a member dies or voluntarily withdraws from the service, and to impose upon the ratepayers an indefinite responsibility, without providing the means of properly ascertaining the extent of the burden so imposed upon them. Mr. Ludlow pointed out the objections to these clauses with great force when the Acts above mentioned were in progress, but his objections were overruled by the Legislature. I repeated them in respect of this Bill. Amendments were made in the Bill, which tend to modify these objections. It appears to me that a pension granted in respect of past services to a public body is in no sense a mere gratuity. If it were, it ought to be beyond the power of the public body to make it at the expense of its constituents. It is in reality only deferred pay, and the contributions of the Corporation to the pension fund are as much part of the earnings of their servant as his own contribution. I think it would be desirable if the whole question of the regulations proper in the case of public bodies and private employers seeking Parliamentary powers for assisting their workmen to make provision for sickness or old age were carefully reviewed.

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16. *St. Helens Corporation Bill.*

The case of this Bill was similar to that of the Croydon Corporation Bill.

17. *Liverpool Corporation Bill.*

By the Liverpool Corporation Act, 1882, certain powers were conferred on the Corporation in relation to the grant of superannuation allowances to their officers. By this Bill the provisions of the Act were varied in a direction favourable to the officers, and no objection had, therefore, to be raised to it.

18. *Portsea Island Building Society Bill.*

This Bill proposed to create an arbitrator who should have power summarily to determine all questions as to the claims of members and depositors, with a view to an equal distribution of the remaining assets among all classes of claimants alike, and to the final settlement thereby of all questions as between members and depositors whether the society had exceeded its statutory power of borrowing, and with what consequences. This was stated to be the only means of saving something for the benefit of those concerned out of a most disastrous failure. The arrangement had been assented to by a very large proportion of all classes of claimants.

II.—BUSINESS OF THE CENTRAL OFFICE IN 1893.

Business of
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Notwithstanding the great absorption of time required by these numerous legislative proposals, the business of the Central Office increased rather than diminished in 1893, and I have to thank my learned colleague, Mr. Sim, and the staff of the Office for the able assistance they have given me in dealing with it. The number of new Building Societies registered has indeed diminished from 100 to 51, a circumstance that will surprise no one, and which few will regret, but which was made up by the increase in the registries of other bodies, and the number of amendments increased from 2,631 to 2,767. Besides Building Societies, there is a falling off in the registry of new Industrial and Provident Societies, a circumstance usually observed when new legislation is pending, and no Cattle Insurance Society has been registered; the number of new Friendly Societies registered, and of Scientific and Literary Societies certified, were the same in 1893 as in 1892; but 18 more Trade Unions, 18 more branches of Friendly Societies, 12 more Specially Authorised Societies, 9 more Working Men's Clubs, 4 more Loan Societies, and 1 more Benevolent Society were registered in 1893 than in 1892. The new registrations are shown in the following Tables:

TABLE I.—NEW REGISTRATIONS during the Year 1893.

	New Societies or Branches.	Amendments.			Special Resolutions. &c.			Appointments of Trustees.	Removals of Office.
		Partial.	Complete.	TOTAL.	Changes of Name.	Amalgamations.	Transfers of Business.		
1. Societies and Branches under the Friendly Societies Acts:—									
Friendly Societies -	179	400	159	559	31	6	1	1,013	277
Branches:—									
New - - - 458									
Converted - 84									
	542	1,004	694	1,698	-	-	-	2,416	710
Benevolent Societies -	2	1	1	2	1	-	-	1	2
Working Men's Clubs -	51	19	12	31	2	-	-	23	4
Specially Authorised Societies.	31	9	6	15	3	-	-	3	2
	805	1,433	872	2,305	37	6	1	3,455	995
2. Industrial and Provident Societies.	92	83	41	124	4	-	-	-	71
3. Benefit Building Societies under the Act of 1836.	-	15	3	18	-	-	-	-	2
4. Building Societies under the Act of 1874:—									
New - - - 51									
Old, incorporated - 6									
	57	159	38	197	8	5	8	-	137
5. Trade Unions - - -	66	37	46	83	16	3	-	-	93
6. Certified Loan Societies -	12	7	7	14	-	-	-	-	-
7. Scientific and Literary Societies.	3	-	-	-	-	-	-	-	-
8. Savings Banks - - -	-	12	14	26	-	-	-	-	-
TOTAL - - -	1,035	1,746	1,021	2,767	65	14	9	3,455	1,298

The fees received and paid into the Exchequer during the financial year 1892-93 were 843*l.* 8*s.* 11*d.* The total number of rules, amendments, and special resolutions, registered or certified during the year, increased from 3,782 to 3,892. The number of appointments of trustees is 428 less than in 1892, a year in which the number was exceptionally high, in consequence of the issue of a special circular to 1,717 old societies which had not registered any appointments of trustees; it is 133 more than in 1891. The number of removals of office registered increased by 28 over 1892, and by 136 over 1891.

The weight of correspondence carried for the Office appears, from the Postmaster General's Reports, to continue to increase, 38.

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having risen from 116,973 ounces in 1892 to 132,075 ounces in 1893.

TABLE II.—PROCEEDINGS of the CHIEF REGISTRAR under certain Sections of the Friendly Societies Acts, the Trades Union Acts, and the Industrial and Provident Societies Act, 1876, during the Year 1893.

Section.	Nature of Proceeding.	Number.
Friendly Societies Act, 1875, s. 12	Suspension of Registry, 1st time -	24
	" " 2nd " -	12
	" " 3rd " -	8
	TOTAL of Suspensions -	44
	Cancelling of Registry by request -	88
	" " for default -	6
	TOTAL Cancellings -	94
Friendly Societies Act, 1875, s. 14	Dispensing with Valuations -	184
" " " s. 15	Transfer of Stock - - -	1
" " " s. 22	Settlement of Dispute - - -	1
" " " s. 23	Calling of Special Meeting - -	1
" " " s. 24	Approval of Change of Name -	37
" " " s. 25	Award of Dissolution and Appropriation of Funds.	3
" " " s. 25	Award of Appropriation of Funds under Instrument.	3
Friendly Societies Act, 1889 -	Certificate of Exemption - -	2
Industrial and Provident Societies Act, 1876, s. 8.	Cancelling of Registry - - -	6
" " " s. 16	Approval of Change of Name -	4
Trade Union Act Amendment Act, 1876, s. 4.	Transfer of Stock - - -	2
" " " s. 8	Withdrawal or Cancelling of Registry.	2
" " " s. 11	Approval of Change of Name -	16
	TOTAL, Special Proceedings of Chief Registrar - -}	400

The Registrar has also granted two authorities under Sub-section 9 of Section 16 of the Friendly Societies Act, 1875, to members of societies who were desirous of undertaking prosecutions for misapplication of funds, and has settled disputes in Post Office Savings Banks, Trustee Savings Banks, and Building Societies, as follows :—

TABLE III.

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	Number of Hearings.	Number of Awards.	Business of the Central Office in 1893.
Post Office Savings Banks -	21	29	
Trustee Savings Banks -	10	18	
Building Societies -	17	12	
TOTAL - . . .	48	59	

The increase in the number of hearings (three in Savings Banks, seven in Building Societies) and of awards (six) rendered at least one sitting necessary in almost every week of the year, and formed a considerable addition to the personal work falling upon the Assistant Registrar and myself.

Transfer of Stock.

The transfer under the Friendly Societies Acts was of 1,450*l.* to the present trustees of the United Clickers and Assistants' Benevolent and Pension Society (3,983 Middlesex); the transfers under the Trade Union Acts were 1,500*l.* to the trustees of the General Railway Workers' Trade Union (Reg. No., 573), and 5,500 to those of the Shipwrights' Provident Union of the Port of London (No. 527); making a total of 8,450*l.* Much expense and trouble to the bodies interested were avoided by this means.

TABLE IV.—DISSOLUTIONS Registered during the Year 1893.

	Instruments.	Notices of Com- mencement.	Notices of Termi- nation.	Notices of Winding up.	Awards.	Awards for Distribu- tion of Funds only.
Friendly Societies -	127	-	956	-	3	3
Branches -	8	-	313	-	-	-
Cattle Insurance Societies - . .	1	-	-	-	-	-
Benevolent Societies -	2	-	1	-	-	-
Working Men's Clubs -	8	-	32	-	-	-
Specially Authorised Societies - .	1	-	10	-	-	-
TOTAL under Friendly Societies Acts - }	147	-	1,312	-	3	3
Industrial and Provident Societies -	19	20	-	16	-	-
Trade Unions -	-	-	22	-	-	-
Building Societies -	61	30	49	1	-	-
TOTAL - . . .	227	50	1,383	17	3	3

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The number of dissolutions by instrument under the Friendly Societies Acts increased by 18, and under the Building Societies Acts by two; those of Industrial and Provident Societies by 14. The intimations of irregular dissolution of societies and branches under the Friendly Societies Acts increased by 1,059. This increase is due to the inquiries which have been made by the office for removing defunct societies from the register, and more thoroughly enforcing returns and valuations from existing societies.

TABLE V.—RETURNS, VALUATIONS, and PROSECUTIONS
during the Year 1893.

	Forms of Return Issued for 1892.	Returns Received, 1893.		Valuations Received.	Summonses taken out.	Cases Settled.	Convictions Obtained.
		For 1892.	For Years Previous to 1892.				
Friendly Societies - - -	8,791	5,480	333	2,719	49	40	9
Ditto - - (Orders) -	174	110	-		-	-	-
Branches of Orders - - -	4,503*	13,094	59		7	6	1
Collecting Societies - - -	43	37	1		-	-	-
Cattle Insurance Societies -	60	39	-	-	-	-	-
Benevolent Societies - - -	68	40	-	-	-	-	-
Working Men's Clubs - - -	506	243	4	-	-	-	-
Specially Authorised Societies	437	176	-	-	-	-	-
Medical, Shipwreck, Coal, } &c., Clubs - - - - }	91	59	1	-	-	-	-
TOTAL under the Friendly Societies Acts - - - }	14,673	19,278	398	2,719	56	46	10
Industrial and Provident So- cieties :							
Co-operative Societies -	1,465	1,333	79	-	10	5	5
Land Societies - - -	83	82	2	-	-	-	-
Building Societies - - -	1,079	2,297	-	-	10	-	10
Trade Unions - - -	494	428	8	-	-	-	-
Loan Societies - - -	721	358	-	-	-	-	-
Railway Savings Banks - -	-	10	-	-	-	-	-
TOTAL - - -	18,515	23,786	487	2,719	76	51	25

* The larger Orders supply their branches with forms of annual return approved by the Chief Registrar.

III.—FRIENDLY SOCIETIES.

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TABLE VI.

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Societies.

Of the 179 Societies registered:—

- 42 were Dividing Societies.
- 64 „ Juvenile Societies.
- 4 „ Societies with Branches.
- 2 „ Collecting Societies.
- 1 was a Medical Society.

leaving 66 ordinary Societies.

The Societies not subject to valuation were 107 out of 179, or 59 per cent.

Among the Societies registered are two Convalescent Homes, and a “Dead Brief” Society. The other registries do not appear to call for any observation.

Publication of Information.

In November 1893, I found myself under the necessity of addressing a letter in the following terms to the London morning newspapers:—

So many inquiries have been made at this office as to whether funds of a Friendly Society or Branch can lawfully be applied to the relief of the distress existing in the mining districts, that it seems to be necessary to draw the attention of the members to the provisions of the Friendly Societies Acts, by which no such application is allowed unless it is expressly authorised by the registered rules of the Society or Branch. Grants made to persons in distress not members of the Society are not within the objects of a registered Friendly Society.

It would be much to be regretted if the natural sympathy which the members of the Societies feel with those in distress should lead to an application of their funds which is not allowed by the Statutes.

I believe that this communication had the desired effect.

Disputes.

As usual, one dispute, and one only, has been formally referred to and decided by me during the year. Mr. A. P. Carle, a member of the Journeymen Hairdressers' Trade Society, a Friendly Society (2,671 Middlesex) registered in 1844, claimed sick pay at 15s. per week for eight weeks, from the 26th November 1892, on which day he was suffering from neurasthenia, and, under the advice of Dr. Ferrier and another medical man, went for a voyage, leaving his wife and family in England. A rule had been registered on the 15th March 1891, in the following terms:—“That this Society do not pay benefit to members when out of the United Kingdom.” But for this rule, the Society would have admitted the claim. I held that the claimant was not entitled, and awarded that the Society was not indebted to him.

Certificates of Exemption.

Under the Friendly Societies Act, 1889, Certificates of Exemption from Section 30 of the Act of 1875 were granted to the two following Societies:—

Juvenile Society of the Ancient Order of Romans.

Women's Stroud Mutual Provident and Sick Benefit Society.

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It is perhaps well to remind Societies that, wherever contributions are received by a Society at a greater distance than 10 miles from its registered office, except through the secretary of a registered branch, the Society is brought within the provisions of Section 30 of the Act of 1875, unless it applies for and obtains a Certificate of Exemption. This is important in the case of County Societies, Juvenile Societies, Widow and Orphans Funds and other Societies which, although not organised as Societies with branches, sometimes extend their operations over considerable distances.

The Rational Sick and Burial Association.

This Association has applied for a Certificate of Exemption, and the application is still under consideration. The Society is registered as one having branches, but the Society's legal advisers were unable to show that there was in fact any separate fund administered by each branch, or by any committee appointed by the members of each branch, and acknowledged, on the contrary, that in certain so-called branches, there was a Burial Fund in existence, in connection with which the practice of collecting from house-to-house prevails.

They advised accordingly an application for a Certificate of Exemption. Meanwhile, the following report on the valuation of the Society was made to me by the actuary to this office:—

A valuation made as at 31st December 1891 has been received. The valuation is based *inter alia* upon the assumption of certain rates of secession prevailing in the future, and with the use of three per cent. interest the valuation balance sheet as at 31st December 1891 stands as follows:—

TABLE VII.

<i>Dr.</i>		<i>Cr.</i>	
	£.		£.
To present value of benefits assured by the Society.	1,210,265	By total funds as per secretary's return.	215,217
Other Liabilities:		By Present value of future contributions applicable to benefits.	869,025
Reserve for future management expenses.	112,920	Other Assets:	
Reserve for negative values -	11,638	Interest accrued but not due -	3,508
Balances in other funds - -	13,339	Arrears of premiums - - -	4,501
		Balance owing by management fund	68
		Deficiency - - - - -	255,843
	£. 1,348,162		£. 1,348,162

The number of members at the date of valuation is given as 60,462 for Sick Benefits; and 75,848 for Death Benefits.

At the valuation as at 31st December 1886, the number of members was 52,411, the accumulated funds 159,944*l.*, and the estimated deficiency 174,906*l.* on the assumption of 3½ per cent. interest with an allowance of 75,000*l.* for secessions.

A copy of this report was furnished to the managers of the Society, who undertook that the valuer's report should be printed and circulated among the delegates, and that their attention should be called to the necessity of revising the rates of contributions and benefits at the delegate meeting to be held in May. At this meeting,

meeting, amendments were passed, but there was considerable delay in their being sent to be registered, and several protests were received against their registry. It appears that the amendments adopted will tend to diminish the deficiency, though a considerable deficiency will still remain.

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Industrial Band of Hope Sick and Life Assurance Society.

The condition of the finances of this Society as disclosed at the valuations made as at 31st December 1887 and 31st December 1892 was as follows:

TABLE VIII.

	31st December 1887.	31st December 1892.
	£.	£.
Amount of Funds - - - - -	322	117
Estimated Valuation Deficiency - -	14,583	11,270
Number of Benefits - - - - -	5,030	5,671

The number of members assured for sick benefit had decreased from 1,213 to 914, but the number of members assured for death appeared to have considerably increased.

The secretary had stated that the committee were taking steps for a transfer of the business. Upon sending him a copy of the Actuary's Report, he stated that this attempt had not been successful.

Under the advice of the Society's valuer, an amendment of rules was made, reducing the sick pay by one-half, the "degree of solvency" of the sick fund having been reported by the valuer to be 11s. 5d. in the £., and closing the sick fund against future entrants.

Independent Order of Foresters for the United Kingdom.

In my last Report, it was stated that the courts of this Society could not act until they had been registered as branches, and that no court had yet been so registered, and a letter from Mr. N. F. Paterson, describing himself as "General Superintendent of the Independent Order of Foresters for the United Kingdom" was reprinted, in which he stated that "the Society had not attempted to do business as a registered friendly society." I therefore expressed my readiness to receive a request from its trustees to cancel its registry. No such request was made, but no courts were registered, and Mr. Paterson later in the year repeated his statement in an assurance newspaper. As it appeared to me undesirable that a society in this position of affairs should remain on the register, I gave notice on the 31st October that I should cancel the registry of the society at the close of the year, unless cause were shown to the contrary in the meanwhile, and I obtained the consent of the Treasury to my doing so. Two of the members

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who had signed the original rules appeared with their solicitor to show cause against the cancelling, when they disavowed Mr. Paterson's authority to speak in the name of the society, expressed their intention of entering on business as soon as they could make the necessary arrangements, and of submitting for registry an amendment of rules which would repeal the perplexing provision by which they were connected with the corporation, called the Independent Order of Foresters, established in Canada. I accordingly adjourned the proceedings for six months. At the end of that time, if the society show no further sign of life, its registry will be cancelled.

Liverpool United Legal Friendly Burial Society
(commonly called "*The Royal Oak*.")

Application was made to me in May 1893 to call a special meeting of this society under Section 23 of the Friendly Societies Act, 1875. With the application the following statutory declarations were furnished, and I was asked to institute a prosecution against the persons against whom offences were alleged in them :—

City of Liverpool, in the County of Lancaster, to wit :

I, Thomas Mackereth Bamber, of 31, Gilroy-road, near the City of Liverpool, Shipping Manager, do solemnly and sincerely declare, as follows :—

1. That one night about the end of August or the beginning of September, in the year 1892, I attended at a meeting held at the house of Mr. John Cullen, the Secretary of the Liverpool United Legal Friendly Burial Society, at 42, Wellington-terrace, West Derby-road, Liverpool.

2. There were present at such meeting, in addition to myself and Mr. Cullen, one William Howley and one George Evans.

3. Both Evans and Howley were formerly collectors of the said society, but were then in the employ of the Liverpool Victoria Legal Friendly Society.

4. The said John Cullen stated to me and to the said William Howley and George Evans that the next annual meeting of the said Liverpool United Legal Friendly Society was to be packed, and that the present Committee of Management of the said society were to be thrown out, and with that object they were to get him a lot of names of men, and he would get these names entered as members of the said society through the London and Manchester collecting books so as to prevent any suspicion of the object of same.

5. Cullen stated that Howley and Evans were not to tell the members that they were so entered by them until they were wanted before the meeting; and he stated that with his being in colleague with the collectors in London and Manchester he could get the first 13 weeks free, and he could then allow them to run for eight weeks in arrear, and that he would only have to pay five weeks or twopence half-penny on each member.

6. It was then arranged that one Patrick Higgins, who is well versed with the method of packing of meetings, should be requested to assist in bringing people up to the meeting from Marybone and Scotland-road, the lowest portions of Liverpool, and that as soon as the door was opened the bogus members were to rush in and get in the front part of the meeting.

7. Mr. Cullen told Howley and Evans that he was prepared to spend 50*l.* in the matter.

8. I frequently saw Howley and Evans at different times between this
date

date and the 11th of April 1893. They told me they had collected 200 men between them, and Patrick Higgins had 90 men who were going to attend the meeting.

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9. In the month of February 1893 James Hannan, formerly the solicitor to the Royal Liver Friendly Society, came to my house. He informed me that he had been instructed by and had prepared for the said John Cullen a set of amendments for the ensuing annual meeting, for which he had agreed to accept 5*l.*, and that these amendments were all in favour of Cullen, and that there would be a great row at the meeting.

10. I saw Cullen at different times between the end of August 1892 and the month of April 1893, and he told me that he had entered the bogus members through books in London and Manchester, and that everything was going on beautifully.

11. I attended at the annual meeting of the said society, held at the Assembly Rooms, St. Anne-street, on the 11th day of April 1893. When I was on the top of the stairs I heard a row and the collectors declining to admit some roughs who were trying to gain admittance. I then heard the said John Cullen in excited tones shout, "Let those men in. It doesn't matter, I paid for them." The men then rushed upstairs and into the hall.

12. The proceedings were most disorderly, and I saw the said John Cullen instructing Higgins and Evans to prevent any discussion, and I afterwards noticed that when people attempted to speak Higgins and Evans and the crowd with them hooted and shouted them down.

13. The said John Cullen frequently led the cheering and hooting from the platform.

14. The meeting was entirely dominated by the mob, led by Howley and Evans, and any persons having anything to say in opposition to the proceedings were not allowed a hearing.

15. Owing to the noise and tumult nothing could be heard at a short distance from the chairman, and those members in the rear of the hall knew nothing of what was going on.

16. I saw Howley afterwards and said, "You've done it very badly, but it will cost Cullen a pretty penny." He said, "Oh, I suppose the society will have to pay it at the finish."

And I make this declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Thos. M. Bamber.

Taken and received before me, one of Her Majesty's Justices of the Peace for the City of Liverpool, at the City of Liverpool, this twenty-seventh day of April 1893.

Before me,
W. J. Stewart,
Stipendiary Police Magistrate
for the City of Liverpool.

I, George Evans, of 54, Berwick-street, West Derby-road, near Liverpool, Warehouseman, do solemnly and sincerely declare, as follows:—

1. I am now and have been a member of the Liverpool United Legal Friendly Burial Society for nearly 20 years.

2. In pursuance of the advertisement issued to the members of the said society, I attended the annual meeting which was held at the Assembly Rooms, St. Anne-street, Liverpool, on Tuesday, the 11th day of April 1893.

3. I obtained admission to the said meeting shortly before the proceedings commenced. I noticed that there was a great number of roughs in the meeting, and upon the appearance of the secretary of the society, Mr. John Cullen, nearly all of them followed him to the front of the hall.

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4. The meeting was an exceedingly noisy and stormy one, and it was only with great difficulty that any person could make out what was going on.

5. The great body of roughs in the front of the hall were organised. They were led by a man who was unknown to me, and whenever a motion was put to the meeting which was in favour of the secretary or his party this individual shouted to the party near him, "Now boys," and immediately there was great cheering and hands were uplifted. In many cases I saw individuals putting both hands up.

6. On the motion being made that the old committee of management should be re-elected, an amendment was moved and seconded by which the old committee were to be replaced, with one or two exceptions, by an entirely new body. The amendment was put to the meeting, and I noticed the body of roughs in the front of the hall had put up two large flags as a signal to vote, and I again noticed a number of them putting up both hands.

7. At the time this amendment was put to the meeting there was a storm of hooting and cheering going on, and no person except in the very front of the meeting could gather what was being put to the meeting and what was the purport thereof. I noticed a great number of the members at the back of the hall did not vote at all.

8. The voting was principally confined to the body of roughs in the front of the meeting.

9. The notice convening the meeting did not state that same was to be a special meeting for the alteration of the rules, but despite this, the Chairman stated that he would declare the meeting a special one, and certain alterations of rules were then put before the meeting and were alleged by the Chairman to have been carried.

10. A number of the members objected to the question of rules coming before the meeting as it was contrary to the rules and the Friendly Societies Acts, but the Chairman declined to allow them to proceed, and they were hooted and shouted down.

11. Just at the close of the proceedings a resolution was put from the platform that the Secretary's salary should be increased, although no notice of such business had ever been given. This was put to the meeting, and it was declared by the Chairman to be carried. A great number of members protested against this motion being put to the meeting on the ground that it was illegal, but these objectors were hooted and shouted down and were not allowed a hearing by the mob in the front of the meeting.

12. I saw the whole of the proceedings of the said meeting, and I am of opinion that the said mob of roughs were an organised gang who had gone there for the purpose of voting solid for the Secretary and his party, and to prevent the independent members present giving utterance to their views in the matter.

13. During the course of the said meeting I saw a number of members attempt to move resolutions, but they were never allowed a hearing, as the mob of roughs always hooted and stormed at them until they had finally to sit down without effecting their purpose.

And I make, &c.

Geo. Evans.

Taken and received, &c.

I, Charles Edward Irving, of 93, Esmond-street, Anfield, near the City of Liverpool, do solemnly and sincerely declare, as follows:—

1. I am a Collector in the employ of the Liverpool United Legal Friendly Burial Society.

2. I was instructed by the Committee of Management of the said society to attend the annual meeting of the society to be held at the Assembly Rooms, St. Anne's-street, on Tuesday, the 11th day of April 1893

1893, and to take with me my collecting book for the purpose of checking and comparing the cards of the members as they were admitted.

3. In accordance with such instructions, I accordingly attended at the said Assembly Rooms, and took up my position with four other collectors, viz., Messrs. Tyler, Wilkinson, Buckley, and Hughes.

4. Immediately the doors were opened a great crowd of roughs came up the stairs to where we were posted. They would number upwards of 50.

5. A great number of cards were presented which purported to have been issued by the collectors present. The said collectors looked up the members' names in their books, and were unable to find that they were entered therein, and they came to the conclusion that the said cards were fictitious and that the persons claiming admission were not members of the said society. The great majority of such cards purported to have been issued from Nos. 1 and 2 books, collected by Isaac Wilkinson.

6. As the crowd stood on the stairs, the Secretary, Mr. John Cullen, came on the scene. He was in a very excited state and shouted to the crowd "Why don't you come in men," and the crowd replied that they had been refused admission. The said John Cullen then shouted at the collectors, "They are members; I made them members myself in the London and Manchester books." At the same time a well-known Liverpool rough named Patrick Higgins stood at the top of the stairs and continually threatened the collectors because they declined to allow these bogus members to pass.

7. The whole of the collectors were so convinced that a great number of those clamouring for admission were not members, and that the cards they presented were fictitious that we declined to allow them to enter for some time after Mr. Cullen's instructions had been given, but their attitude got so threatening that for our own safety sake I and the other collectors deemed it advisable to retire, and accordingly the mob was left in undisputed possession and swept into the meeting.

8. After this had taken place a great many other rough people came up the stairs and entered the meeting, and the collectors gave up all attempt to check the cards and prevent those who were not members entering.

9. I subsequently went into the meeting which was of a very noisy and tumultuous character, cheering and hooting being carried on at frequent intervals; and I noticed that there was an organised gang in the front of the hall close to the Chairman, and that they were guided by a flag which was hoisted as a signal that they were to vote, hoot, or cheer, as the case might be.

10. I am acquainted with James Hannen, the late solicitor to the Royal Liver Friendly Society. The said James Hannen attended such meeting, and handed to me his card of membership, which purported to have been issued out of one of the Manchester books. The address given thereon was a fictitious one. I know that the said James Hannen is not a member of the said society.

11. I am of opinion that the said meeting was a packed one, and that the great majority of the *bonâ fide* members present had no opportunity of expressing their views at the meeting, as any person who wished to speak who was not in favour of the secretary's party was unceremoniously hooted down.

And I make, &c.

Charles E. Irving.

Taken and subscribed before me, one of Her Majesty's Justices of the Peace for the City of Liverpool, this Sixth day of May 1893.

W. H. Hornby,
Justice of the Peace
for the City of Liverpool.

I, Henry Jennings, of 14, Queen-street, in the City of Liverpool, a member of the firm of Gledsdale and Jennings, stationers, do solemnly and sincerely declare, as follows:—

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1. I have been a member of the Liverpool United Legal Friendly Burial Society for thirty years last past.

2. I have not now, and have never had any official connection with the said society.

3. I attended the annual meeting of the society held on Tuesday, the 11th day of April 1893, at the Assembly Rooms, St. Anne-street. I reached the meeting shortly before 7.30. As I was going up the stairs I noticed a great number of persons in front of me of the roughest character.

4. There was a considerable argument going on between themselves and some of the collectors of the society, who were stationed on the stairs, who were declining to allow the roughs to enter, on the ground that they were not members of the society, and that the cards presented by them were fictitious.

5. There was considerable altercation at this period between the roughs and the collectors, and I heard one of the roughs challenge one of the collectors to come out and fight in the street.

6. The secretary of the society, Mr. John Cullen, then came on the scene. He seemed in an excited condition, and shouted in a loud voice to the collectors to allow the members to pass, as "they were members; he knew them," and they eventually forced their way into the meeting.

7. I noticed that there was a great crowd of roughs in the meeting, and the majority of them were stationed well in the front thereof.

8. The meeting was very noisy and tumultuous, and only a few, who were in the immediate vicinity of the table, could understand what was taking place.

9. The roughs, who were principally in the front of the hall, appeared to be organised. Whenever a motion, which was in favour of the secretary or his party, was put to the meeting, a flag amongst them was hoisted as a signal to vote, or cheer, or hoot, as the case might be. I saw a number of the roughs put up both hands when motions were put to the meeting.

10. A proposition was made that the old committee of management should be re-elected. To this an amendment was moved and seconded that the committee be replaced, with two exceptions, by an entirely new body. As soon as the chairman put this to the meeting there was a great noise and uproar, and I again noticed certain of them put up both hands in the air.

11. Owing to the dreadful noise and tumult at the meeting I am of opinion that the respectable members, who were principally at the back of the hall, were unable to hear what was going on, and the voting was principally confined to the roughs who were in the front of the meeting. The chairman, however, pretended to count the votes, and the amendment was declared carried. The amendment was never submitted to the meeting as a substantive motion.

12. I objected, and a number of others present at the meeting objected to the way in which the business of the meeting was conducted, but I was not allowed, nor did any of the other objectors obtain a hearing.

13. The chairman subsequently said that he declared the meeting a special one for the purpose of taking into consideration new rules, although no notice that the meeting was to be a special one appeared on the notice convening the meeting. This was put to the meeting, and the chairman subsequently declared that the said amendments were carried.

14. I was so disgusted with the proceedings that I left the meeting immediately afterwards with a number of other members who shared the same feeling with myself.

15. I am of opinion that the mob of roughs in the front of the hall were an organised gang who had been taken there for the purpose of giving solid votes for the secretary and his party, and to prevent the independent members from hearing, or taking any part in the proceedings.

16. During the course of the meeting a number of members attempted
to

to make observations in regard to the conduct thereof, but the mob of roughs would not allow them a hearing, and hooted and stormed at them, until they finally had to sit down, without having been able to express their views to the meeting.

And I make, &c.

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Henry Jennings.

Taken and subscribed before me, one of Her Majesty's Justices of the Peace for the City of Liverpool, this Eighth day of May 1893.

T. Menlove,
A Justice of the Peace for the
City of Liverpool.

I, George Riley, of 55, Netherfield-road South, in the City of Liverpool, estate agent, do solemnly and sincerely declare, as follows :

I have been a member of the Liverpool United Legal Friendly Burial Society for nearly 30 years. I have not had any official connection or held any office in the said society.

2. In accordance with the notice issued to members, I attended the annual meeting of the said society, held at the Assembly Rooms, St. Anne-street, on Tuesday, the 11th day of April 1893.

3. I was amongst the earliest to enter the room. Shortly after I entered I noticed a gang of roughs come in, in a body, and they were subsequently joined by a large number of men of similar type, and by the time the meeting commenced there would be upwards of 100 of these roughs in the meeting. They were of the roughest type of the Liverpool corner rough, and they acted together all evening, and were apparently an organised gang.

4. After the reading of the balance-sheet, it was proposed that the old committee of management should be re-elected, and this motion was seconded ; an amendment was moved and seconded that a fresh body should be re-elected. As soon as this proposal was made, a flag was hoisted from behind where the secretary, Mr John Cullen, and chairman, were seated. This was received by the roughs with a perfect storm of cheering and shouting, and when the voting took place, I noticed amongst them a number putting up both hands.

5. I noticed that the respectable portion of the members were at the rear of the hall, and, owing to the noise that was made by the roughs, it was entirely impossible for them to hear what was going on.

6. A number of members attempted to protest against the way in which the proceedings were being carried on, but their voices were rendered inaudible by the noise of the roughs in front, and they were unable to obtain any hearing.

7. Subsequently it was proposed and seconded that the proposed amendment of rules should be put to the meeting, *en bloc* ; this was received by the roughs again with great cheering, and the chairman declared same carried.

8. I got up and attempted to protest against this proceeding, but I was hooted and shouted at by the roughs, and finally a rough came to me, put his hand on my shoulder, and forced me into my seat. A number of other members attempted to obtain a hearing, but they were unable to do so.

9. Prior to the close of the proceedings it was proposed and seconded that the secretary's salary be increased from 265*l.* to 312*l.* per annum. No notice that this was to be brought before the meeting appeared in the advertisement calling same. I again got up, and along with other members stoutly protested against this coming before such meeting, but owing to the terrific noise created by the roughs in front, who shouted, cheered, and waved handkerchiefs, that neither I, nor the other members, were able to obtain a hearing.

10. I saw the whole of the proceedings at such meeting, and am of opinion that the same was a packed meeting, and that there was an organised gang

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of roughs present who voted solidly for the proposals made by the secretary or his friends, and who denied to the other members present the right to vote or speak at such meeting.

11. I am of opinion that if the respectable members present had attempted to sustain their protests, they would have been at once assaulted by the said roughs.

12. The resolutions declared by the chairman to have been carried at the meeting were not so carried, as aforesaid, as I am positive not more than one-third of the persons present were able to hear and understand what was going on. The whole proceedings, from beginning to end, were a perfect farce.

And I make, &c.

Geo. Riley.

We, William Tyler, of 28, Gleave-street, in the City of Liverpool, Arthur Buckley, of 18, Copperas-hill, in the said City of Liverpool, George Hughes, of 120, Delamore-street, Kirkdale, in the said City, and John Heron Cass, of 16, Lance-street, Everton, in the said City, do jointly and severally, solemnly and sincerely, declare as follows:—

And first, I, the said William Tyler, for myself declare:—

1. I am a collector in the employ of the Liverpool United Legal Friendly Burial Society.

2. I received instructions from the committee of management of the said society to attend at the Assembly Rooms, Saint Anne's-street, at the annual meeting, held on 11th April 1893, with my collecting book, for the purpose of standing at the doors with the other collectors and checking the cards of the members as they were admitted to the meeting.

3. On the evening of Tuesday, 11th April, I accordingly attended at the Assembly Rooms, St. Anne's-street, and upon the doors being opened a great number of rough people came in and presented cards, most of which were fictitious, as none of the collectors present knew anything of them.

4. The other collectors and myself declined to admit these bogus members, who would number about 50 or more.

5. The secretary of the society, Mr. John Cullen, then came to the top of the stairs, and, in a very excited manner, shouted "Let those men in, I have made them members in the London book."

6. Although such instructions were given by the said John Cullen, I and the other collectors were so convinced that the great majority of those who attempted to enter the meeting were not members that for some time after Mr. Cullen had instructed us to allow them to enter we prevented them from doing so, but they at length got so violent and threatening in their behaviour that for our personal safety we had to allow them to pass into the meeting.

7. At the same time, Patrick Higgins, a well known Liverpool rough, was standing alongside of Mr. Cullen, and was continually shouting and storming at the collectors to let the men pass in, and he frequently got hold of the members and pulled them forcibly past the collectors.

8. In consequence of Mr. Cullen's instructions we allowed these bogus members to go in the meeting, and after that time the collectors gave up the checking of cards, as it was useless to control the people flocking to the meeting.

9. In my opinion there would be from 100 to 150 roughs who entered the meeting who were not members of the society, and a great number of cards during the evening were presented which were fictitious.

10. I subsequently went into the gallery before the conclusion of the meeting, and I found there was a great tumult and uproar going on, and the proceedings were quite inaudible, and no person could have been able to gather what was going on.

And

And we, the said Arthur Buckley, George Hughes, and John Heron Cass, for ourselves declare :—

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11. That we were present with the said William Tyler at the aforesaid time and place, and saw the whole of the proceedings, and heard the statements made as hereinbefore declared to by him, and we further jointly and severally declare that the whole of the said facts and statements so declared are true and correctly stated, and we declare and confirm the same in every respect.

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And we, the said William Tyler, Arthur Buckley, George Hughes, and John Heron Cass, do solemnly and sincerely declare the contents of this our declaration to be true and by virtue of the provisions of the Statutory Declarations Act, 1835.

*William Tyler.
Arthur Buckley.
George Hughes.
John H. Cass.*

Taken and subscribed, &c.

I, Isaac Wilkinson, of 22, Coniston-street, Liverpool, in the County of Lancaster, do solemnly and sincerely declare as follows :—

1. I am a collector in the employ of the Liverpool United Legal Friendly Burial Society.

2. I was instructed by the committee of management of the said society to attend the annual meeting of the society, to be held at the Assembly Rooms, St. Anne's-street, on Tuesday, 11th April, for the purpose of checking and comparing the cards of the members as they were admitted.

3. In accordance with such instructions I accordingly attended at the said Assembly Rooms, and took up my position along with four other collectors, named Tyler, Irving, Buckley, and Hughes.

4. Shortly after the doors were opened a great crowd of roughs, numbering about 50, came up the stairs where we were posted.

5. A number of cards were presented which purported to have been issued by myself from Nos. 1 and 2 books, which I collect. I looked up the members' names in my book, and was unable to find same entered therein, and I came to the conclusion that the said cards were fictitious.

6. A great number of similar fictitious cards were subsequently presented, and I and the other collectors declined to admit the holders of same into the room.

7. The secretary of the society, Mr. John Cullen, then came to the top of the stairs, and in a very excited manner shouted out to the crowd below, "Why don't you come in, men?" And the crowd replied, "They" (meaning us the collectors) "won't let us." Cullen thereupon shouted at us, "They are members, I made them members myself in the London and Manchester books." At the same time Mr. Patrick Higgins was alongside of him, and he (Higgins) was threatening the collectors for not allowing these men to pass.

8. The collectors and myself were so convinced that these members were bogus members and the cards fictitious that we declined for some time after Mr. Cullen had spoken to allow them to pass, but eventually their attitude got very threatening, and I was struck in the stomach by one of the mob, so I and the other collectors deemed it advisable for our personal safety to retire, and we accordingly allowed the mob in undisputed possession and allowed them to enter the hall.

9. I had a good opportunity of judging the number and class of people at the meeting, and I am of opinion upwards of 100 of them were of the lowest type of roughs and not members of the said society.

10. Since the meeting I have had the London book, numbered 1, in my possession, and I find that 133 members were entered therein on one day, viz., the 7th day of October 1892, at the sum of one halfpenny per week.

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11. In one instance I find in such book, at folio 3, that a person named William Howley therein appears as having been entered on the 7th day of October 1892, and the address therein given is 2, Carr-lane, London.

12. I am acquainted with the said William Howley, who was formerly a collector in the said society, and is now a collector in the employ of the Victoria Legal Friendly Society, and resides at 157, Heyworth-street, Liverpool. The said William Howley is not a member of the said society. The card of membership of the said William Howley was not presented by him at the said meeting, but by his son, who is not a member of the said society. I asked the son where he got his card from, and he said his father gave it to him.

13. The bearer of such card subsequently got into the meeting. I also noticed that the said William Howley was also in the said meeting.

14. The said Patrick Higgins was also present at the said meeting, and I find that he is entered in the said London book, No. 1, as residing at 1, Topaz-street, London. The said Patrick Higgins is a well-known Liverpool rough, and has resided in Banastre-street, Marybone, Liverpool, for many years.

15. At the said meeting a card of membership was presented by one Sarah Sharrock. The said Sarah Sharrock resides at 8 Court, 5 house, Eldon-street, Liverpool. And I find in the said London No. 1 book that the said Sarah Sharrock is therein described as residing at 17, Rayland-terrace, London.

16. I also saw at such meeting one George Evans, who was formerly a collector in the said society, and is now a collector in the employ of the Liverpool Victoria Legal Friendly Society. I know that he is not a member of the said society.

And I make, &c

Isaac Wilkinson.

Taken and received, &c.

It is to be observed that the declarants have not been submitted to cross-examination on their declarations, and that the accused have had no opportunity of answering them. I obtained the approval of the Lords of the Treasury to my calling the special meeting, but their Lordships agreed with me that it would be undesirable to take proceedings against the secretary while the matter of the special meeting was pending. This was communicated to the solicitors for the applicants, who made no further application in the matter when the special meeting had been held.

It was evident, however, from the statements of the declarants that, in the absence of some measures of precaution, the meeting would probably be a disorderly one. I endeavoured to get the solicitors for the applicants and for the society to agree upon the measures to be taken, or failing in this to meet me in London to discuss them; but as this could not be arranged, I was under the necessity of going myself to Liverpool, where I saw the head constable, (to whom I am indebted for his advice and for all the assistance the regulations of his service enabled him to give,) and the two solicitors, and inspected the proposed place of meeting. In the result, I prepared and published the following regulations:—

FRIENDLY SOCIETIES ACTS.—Regulations for the Special Meeting of the Liverpool United Legal Friendly Society, to be held at Hope Hall, Liverpool, on Tuesday, 18th July 1893.

1. The doors of the Hall shall be opened at seven o'clock. The business shall commence at eight.

2. In

2. In addition to the collectors of the society, who shall be in attendance at the door to identify members, there shall be three scrutineers; one nominated by the applicants, one by the Acting Committee of Management, and one by the other two or, if they cannot agree, by Mr. Barlow, representing the Chief Registrar.

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3. On entering, each person shall show his cards of membership for the years 1892 and 1893 to the collectors and scrutineers. If they are satisfied he shall pass into the Hall, taking his seat there quietly.

4. If any collector or scrutineer objects to the admission of a person presenting cards of membership, the question shall be decided by the scrutineers jointly, and the decision of a majority of the scrutineers shall be final.

5. The voting on the question, "who shall be chairman?" shall be under the direction of Mr. Barlow, of the Friendly Societies Registry, solicitor. No discussion of the question shall be allowed.

6. Not more than two of the applicants and two members of the acting committee of management, with the solicitors of both parties, the trustees of the society, and Mr. Barlow, shall be allowed on the platform, in addition to the person elected chairman of the meeting. Any person who may wish to address the meeting will be allowed to do so from the platform, but must retire immediately upon the conclusion of his speech.

7. No matters shall be discussed other than those specified in the notice convening the meeting, and irrelevant discussion may be stopped by the chairman.

8. The sense of the meeting shall be ascertained by the chairman by a show of hands, but if his opinion shall be questioned by not less than 10 members present, then he shall direct a formal division to be taken, for which purpose each side shall appoint six tellers.

9. Every officer and member of the society is hereby required by the Chief Registrar, for the purposes of the Friendly Societies Acts, to act as directed by the foregoing regulations, and any officer or member who wilfully neglects or refuses to do so will be liable to a penalty not exceeding 5*l.*, recoverable at the suit of the Chief Registrar or of any person aggrieved.

Mr. Barlow, to whom I am obliged for representing me on the occasion, was himself elected by the meeting to be its chairman, and succeeded in the difficult task of maintaining order. The following is his report:—

Z^d Reg. 25.

FRIENDLY SOCIETIES ACTS.

Report by Chairman of Special Meeting.

28, Abingdon-street, Westminster, S.W.

19 July 1893.

To the Chief Registrar of Friendly Societies.

I HAVE to report that at the Special Meeting of the Liverpool United Legal Friendly Burial Society, held by your direction at Hope Hall, in the City of Liverpool, on Tuesday the 18th July 1893, the following resolutions were passed, viz. :—

1. That Joseph Williams of 38, St. Domingo-grove, Everton, Liverpool; George Thomas Blenkinsop of 2, Holyrood-terrace, Birchfield-road, Liverpool; Edmund Irving, of Disraeli Villa, 6, Arbour-street, Southport; George Brooks Thompson, of 17, Queen's-street, Waterloo, near Liverpool; James Fowler, of 9, Boundary-place, Liverpool; John Jones, of 40, Rossett-road, Crosby, near Liverpool; and John Leech of 70, West Derby Road, Liverpool; be the seven persons

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to be members of the Committee of Management for the period ending on the second Tuesday in April in the year 1896.

2. That Eli Brooks of 10, St. James-road, Liverpool, be a trustee, in the place of Roger Warriner, resigned.

The above resolutions were carried by large majorities.

G. Dudley Barlow,
Chairman of Special Meeting.

In this, as in previous instances, therefore, the powers vested in me by Section 23 of the Act have been successfully used. The new committee in due course thought it desirable to remove Mr. Cullen from office, and a second meeting of the members was held on the 21st September, without my intervention, which is described by the solicitors as having been of a stormy character, at which a resolution to that effect was carried.

The Affiliated Orders.

The new branches registered in 1893 were as follows :—

TABLE IX.

Independent Order of Rechabites, Salford Unity	-	97
“ “ Oddfellows, Manchester		
“ “ Unity	- - -	58
Grand Independent Order of Loyal Caledonian		
Corks	- - -	49
Ancient Order of Foresters	- - -	27
Order of the Sons of Temperance	- - -	24
Grand United Order of Odd Fellows	- - -	21
National United Order of Free Gardeners	- - -	20
Original Grand Order of Total Abstinent Sons of		
the Phoenix	- - -	16
United Ancient Order of Druids	- - -	15
Independent United Order of Mechanics, Morpeth		
Unity	- - -	13
Nottingham Ancient Imperial United Order of		
Odd Fellows	- - -	12
Loyal Order of Ancient Shepherds, Ashton Unity		10
27 other Orders registering less than 10 each	-	96
Total	-	458

The increase in the new branches of Rechabites over last year is 8; in the Manchester Unity of Odd Fellows, 13; in the Caledonian Corks, 35 (but on the other hand 213 of the branches of this order have ceased to exist during the year); in the Foresters, 8; in the Grand United Odd Fellows, 5; in the National Free Gardeners, 5; in the Original Sons of the Phoenix, 3. The new branches of Sons of Temperance are fewer by 7, and the United Druids by 4. The net increase is 18.

Of the 39 orders which registered new branches in 1893, 6 were Temperance Orders, and registered 153 branches, from which it would seem that the activity of the Temperance Orders in opening new branches is nearly three times as great as that of the other Orders.

Provision for Old Age.

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The subject of provision for old age continues to occupy the attention of the affiliated orders and of the public. Pending the publication of the Report of the Royal Commission on the Aged Poor, I propose to add little to what was said on the matter in my Report for 1891. Several important Orders have measures under consideration for converting their existing plans of sick allowance during the whole of life into plans for sick allowance to a limited age, and a pension after that age has been reached. They are confronted, as ever, with the difficulty which arises from the great cost of any adequate provision; but the current of their opinion, so far as it has come under my observation, remains adverse to the acceptance of any form of State aid. A notable exception to this is to be found in the speeches of Mr. G. W. Claverhouse Graham, the able Grand Master for the present year of the Manchester Unity of Odd Fellows. From reports with which he has been so good as to supply me, I observe that he has frequently taken occasion to advocate warmly the acceptance by members of societies of State aid towards making the small pensions which are all their means allow of their providing more nearly adequate to their needs. Mr. Graham's colleagues have, however, dissociated themselves from his views on this question.

It is only to a very small extent that the several proposals for assisted pensions which have been publicly made are provisions for the aged poor. The only persons whom they would affect are those to whom the difference between—

(a.) The full premium they would have to pay to the Government or to a Friendly Society for the pension; and

(b.) The reduced premium which is made up to an equivalent sum by State aid,

is sufficient to enable or induce them to buy a pension when they would not otherwise do so.

Below this level is the great body of those who are too poor to pay even the reduced premium (b), or too thrifless to feel the reduction an inducement.

Above this level is the great body of those who are in a position not to require a deferred annuity, or who do not care to accept State aid towards the purchase of it.

Even the comparatively small portion of the community which lies between these two bodies must be still further diminished by deducting those to whom the offer of State aid is not so much an inducement to save as an incentive to withdraw money already saved from an existing investment of some other kind for the purpose of getting a deferred annuity at a low price at the public expense. To these, that offer is distinctly demoralising.

The offer of State aid cannot reach the very poor if it implies their voluntarily contributing even the reduced premiums (b). The proposals which were made sometime ago

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for requiring even from the very poor the compulsory purchase of a deferred annuity at full premiums (*a*), are not now seriously pressed. It is clear that compulsion could not succeed without State aid. It seems equally clear that a system of State-aided annuities could not succeed without compulsion. In either case, it would assuredly be hopeless to attempt compulsion on the very poor.

Would it be any better if the State aid offered were on a sliding scale; 99 per cent. to the very poor, graduating to 1 per cent. upwards? Such an arrangement would be exceedingly difficult in its application, and most burdensome in its cost: it would probably merge into the adoption of a plan of universal free pensions.

If it be inferred from these considerations that the number of those who would avail themselves of State aid would be few, and that therefore there would be no great harm in starting the plan as an experiment, it must still be borne in mind that, few or many, it is the present generation and not the next generation upon whom the burden of making this provision ought to fall. The absolute and necessary condition of the assurance of a deferred annuity is compound interest. The contribution of the purchaser, and the rate-in-aid furnished by the State must be paid to the day, be never allowed to fall into arrear, and be immediately invested; and the interest realised from the investments must be immediately reinvested; otherwise the contract cannot be fulfilled. A loss of 1% by delay in investment or by injudicious investment, incurred now, will become a loss of 7% or 8% by the time the annuity commences. The primary consideration with the State or any other body which enters into contracts for providing deferred annuities must therefore be the safe and automatic investment of the premiums and interest. A Friendly Society, which has to look out for good opportunities of investment, and which may now and then be tempted by the offer of a little extra interest to run ever so slight a degree of risk, is liable to lose interest by having funds lying idle and to lose capital by having funds badly invested. Either way, there is an appreciable risk of its not being able to fulfil its contracts. Even if its managers start with the best intentions, the contracts last half a century, and there can be no certainty as to the skill or the probity of all their successors in office. This leads to the suggestion, which appears to me to have strong arguments in its favour, that, if the Friendly Societies contemplate entering upon the business of insuring deferred annuities upon a large scale, they would do well to make the State their banker, and be content with the low rate of interest it can grant them, in consideration of the assured certainty of being able to fulfil their contracts.

Here arises a further question. If the State consents to be banker with that object, it would be necessary for it to undertake that the rate of interest allowed should continue the same during the whole currency of the contract; and as the tendency of the rate of interest on the National Debt is to diminish, it follows that

that from the very inception of the contract the State must contemplate a time when it will be paying in respect of the annuity fund a rate of interest higher than that which it pays to the ordinary public creditor; in other words, will be subsidizing these contractors out of the general taxation of the country.

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Still further, if the State, as a banker, must contemplate a time when it will be giving a subsidy in the form of excessive interest to such of its creditors as have contracted for deferred annuities, why should it not start the contract with a present subsidy, and give from the very beginning to those who seek old age pensions through its means a somewhat higher rate of interest than it gives to its ordinary creditor? The logical answer would probably be, that all State subsidies are bad in themselves, and do, in the long run, more harm than good to the receiver; but social questions are not always determined by strict logic.

It is the interest of the State to see the aged provided for; the State, as we have seen, is the safest banker they can have; yet, if the State treats the matter on the purely commercial footing and pays the annuitant only the same rate of interest as it pays the public creditor, the provision made will be very small. Would Parliament hesitate long before voting every year such small increment as an additional $\frac{1}{4}$ or $\frac{1}{2}$ per cent. interest would be? There lies the question; for it must be clearly understood that the State subsidy, whatever it is, is to be yearly voted by Parliament. That is essential to the fulfilment of the contract, for in no other way can compound interest be earned. Suppose the deferred annuity fund were to become as much as 100,000,000*l.*, would Parliament vote 250,000*l.* or more a year to increase and render certain provisions for old age? Probably it would.

One cardinal objection to the German system, and to some of the schemes that have been put forward in this country, is that the State contribution is made to be a portion of the annuity. That amounts to imposing upon the next generation a burden of uncertain and it may be intolerable amount. The plan of allowing a slight additional interest is not open to that objection. At the same time, I do not wish to see even this modified and carefully guarded form of State aid adopted, unless and until there is, first, a general movement on the part of the Friendly Societies to provide for insurance against old age by way of deferred annuity; and, second, a general willingness on their part to accept the aid in that form. At present, both conditions appear to be far distant.

The reason why deferred annuities, even under conditions of State aid, are not likely ever to be sufficiently popular to form a material element in the question of provision for the aged poor lies in the long perspective they present to the view of the working man of—

(a.) Money to be contributed by him week after week, and year after year, without prospect of return save in the long distant future;

(b.) The risk of loss of all past contributions in the event

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of failing to continue them with punctuality during the whole of that long period;

(c.) The risk of getting a small return for them, or no return at all, by living only a short time after, or dying a shorter or longer time before, the annuity is entered upon.

It is true that provisions have been suggested tending somewhat to diminish the risk of forfeiture (b); but it is doubtful whether those provisions would stand the test of actuarial criticism; and they only mitigate the liability to forfeiture, and do not remove it altogether.

Stamp Duty on Cheques.

I have been furnished by Mr. Stead, the permanent Secretary of the Ancient Order of Foresters, with a report of a deputation, of which he was the principal spokesman, received by the Chancellor of the Exchequer on the 17th November, on the introduction of Mr. C. S. Roundell, M.P. The object of the deputation was to obtain from the Chancellor a favourable settlement of the question which had long been in agitation between the societies and the Inland Revenue authorities, as to the right of Friendly Societies to exemption from Stamp Duty on cheques drawn for the payment of benefits to members. The deputation afterwards (on 5th December) had an interview with the Chairman of the Commissioners of Inland Revenue and the Solicitor to that Board, which resulted in the following

MEMORANDUM by Inland Revenue Board, with annexed Drafts.

On 5th December 1893 the Chairman of the Board of Inland Revenue received a deputation, representing Friendly Societies generally, to discuss the matter of the exemption from stamp duty under Sub-section 27 of Section 15 of the Friendly Societies Act, 1875, and the discussion, which was eventually confined to drafts or orders and receipts on payment of money, resulted in the conclusions following:—

1st. That all drafts or orders drawn or made by members of a Friendly Society in favour of the Society, or drawn or made by a Friendly Society, or Branch of a Friendly Society, in favour of a Branch or the Society, as the case may be, are exempt from stamp duty if drawn or made in the form numbered (A) hereto annexed.

2nd. That any draft or order drawn or made by a Friendly Society, or Branch of a Friendly Society, in favour of a member for money to which he is entitled under the rules of a Society, is exempt from stamp duty if drawn or made in the form marked (B) hereto annexed.

3rd. That a receipt given by a member of a Friendly Society on payment to him of money to which he is entitled under the rules of the Society, or given by a Friendly Society, or Branch of a Friendly Society, on payment by a member of money paid by him under the rules of the Society, is exempt from stamp duty.

It is presumed that the representatives of Friendly Societies will consult the bankers of Societies as to the correctness of the terms of the forms. As, however, the principle has been definitely accepted, any alterations which may be suggested, and do not conflict with that principle, will not meet with any objections on the part of the Board, to whom such alteration should be submitted.

Bill of Exchange Act, 1883, Section 35 (1).

An indorsement is restrictive which prohibits the further negotiation of the bill as hereby directed, and not a transfer of the ownership thereof, as, for example, if a bill be indorsed "Pay D only," or "Pay D for the account of X," or "Pay D or Order for collection."

Reprt.
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Restrictive
Indorsement.

(A) EXEMPT FROM STAMP DUTY.

Messrs. _____ & Co.

Pay to the Credit of the Account of the

_____ Friendly Society

the sum of _____

£ _____

(This draft must be crossed to the Bankers of the District or Court to which it is payable.)

(B) EXEMPT FROM STAMP DUTY.

Messrs. _____ & Co.

Pay A.B., or the person to whom he (or she) may indorse this draft,
the sum of _____

£ _____

Payee to sign here.

A.B.

NOTE.—This draft, as exempt from Stamp Duty, must, if indorsed, be indorsed restrictively, *i.e.*, to a person for or on account of the payee.

(If the member to whom this draft is payable is unable to attend the bank personally for payment, it must be indorsed on the back—Pay "C. D. for or on account of A. B.," signed A. B.)

The societies are to be congratulated on having obtained a prospect of the settlement in their favour of a question of some importance to them.

Insurance of Children.

In the proceedings commenced on my behalf against a body called the "Newbould Friendly Society," but in fact registered under the Companies Acts, to recover penalties against it for an infringement of the law relating to the payment of money on the death of a child under 10 years of age, final judgment was given on 19th May 1893, in the following terms:—

Royal Courts of Justice,
19 May 1893.

High Court of Justice.—Queen's Bench Division.

Newbould Friendly Society, Appellants; and George Dudley Barlow, on behalf of the Chief Registrar of Friendly Societies, Respondent.

Before the Lord Chief Justice (Lord COLERIDGE) and Mr. Justice CAVE.

[From the shorthand notes of Messrs. Hurst, Barnett & Co., 40, Chancery-lane, W.C.]

Mr. Justice CAVE.—The question in this case is, whether the appellants were liable to be convicted under the Friendly Societies Act, 1875, Section 28, Sub-section 2, which enacts: "No society shall pay any sum on the

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death of a child under 10 years of age except to the parent of such child or to the personal representative of such parent, and upon the production by such parent or his personal representative of a certificate of death issued by the registrar of deaths or other person having the care of the register of deaths containing the particulars after mentioned."

The appellants were admittedly guilty of the offence if they were a society within the meaning of the section. As to that Sub-section 7 enacts that "the word 'society' in the present section shall include all industrial assurance companies assuring the payment of money on the death of children under the age of 10 years."

Section 4 of the same Act enacts that, if not inconsistent with the context, "Industrial Insurance Company" means any company as defined by the Life Assurance Companies Act, 1870, which grants assurances on anyone's life for a less sum than 20*l.*, and which receives premiums or contributions in Great Britain or Ireland by means of collectors at less periodical intervals than two months.

The Life Assurance Companies Act, 1870, by Section 2 enacts that the term "Company" means any person or persons corporate or unincorporate, not being registered under the Acts relating to friendly societies, who issue or are liable under policies of assurance upon human life within the United Kingdom, or who grant annuities upon human life within the United Kingdom.

Putting all these enactments together, Sub-section 2 of Section 28 of the Friendly Societies Act of 1875 will read as follows: "No society (which word includes if not inconsistent with the context, any person or persons corporate or unincorporate, not being registered under the Acts relating to friendly societies, who issue or are liable upon policies of assurance upon human life within the United Kingdom, or who grant annuities upon human life within the United Kingdom, and who grant assurances on any one life for a less sum than 20*l.*, and who receive premiums or contributions in Great Britain or Ireland by means of collectors at less periodical intervals than two months, and who assure the payment of money on the death of children under the age of 10 years) shall pay any sum on the death of a child under 10 years of age except to the parent of such child or to the personal representative of such parent, and upon the production by such parent or his personal representative of a certificate of death issued by the registrar of deaths or other person having the care of the register of deaths containing the particulars after mentioned."

It is contended for the appellants that they do not fall within this enactment on the ground that although they come within the rest of the definition they do not issue and are not liable upon policies of assurance. Now, we cannot conceive any ordinary sense of the words "policies of assurance" under which it can be said that the appellants issue such policies, and if they do not issue such policies we do not see how it can be said that they are liable under policies of assurance without using the words "policies of assurance" in two senses, one when they are read with the word "issue," and another when they are read with the words "liable upon," which, in our judgment, is inadmissible.

On the other hand, to hold that the appellants are not within Section 28, Sub-section 2, would be to deprive Sub-section 7 of all meaning, and that where it is most important that it should have a meaning. If such bodies as the appellants are not within the section the lives of children under 10 are deprived of the protection intended to be thrown around them by the section in question.

In our judgment the words "who issue or are liable upon policies of assurance" are to be rejected altogether as inconsistent with the context, which sufficiently limits those companies by requiring that they shall be companies assuring the payment of sums of less than 20*l.* on the death of children under 10, the premiums on which are collected at less periodical intervals than two months.

In our judgment the magistrates were right, and the appeal must be dismissed with costs.

Mr. T. ARNOLD HERBERT.—I ask for leave to appeal to the Court of Appeal, my Lord.

Mr.

Mr. Justice CAVE.—What necessity is there for that?

Mr. T. ARNOLD HERBERT.—It is a test case, my Lord.

Mr. Justice CAVE.—I do not ask what ground, but what necessity is there to get leave?

Mr. T. ARNOLD HERBERT.—I understand we are not entitled to appeal without it.

Mr. Justice CAVE.—You must satisfy me of that. I do not give leave to appeal unnecessarily.

Later in the day:—

Mr. T. ARNOLD HERBERT.—My Lord, my case apparently comes within the words of Section 45 of the Judicature Act, and in a criminal matter there is no appeal.

Mr. Justice CAVE.—That is so.

In another case a conviction was obtained against an unregistered friendly society. The following report is extracted from "The Rochester and Chatham Journal" of 2nd December 1893:—

At the Rochester County Police Court, on Friday, before Lieutenant Colonel J. Hartley and other magistrates, Martha Day, a widow, of the Fenn Bell Inn, St. Mary's, Hoo, and William Beaumont, of Parbrook, St. Mary's, were summoned, as the treasurer and secretary respectively of the "£6 Death Club of the Fenn Bell Inn," for committing an offence, on the 4th September, at the parish of St. Mary's, against Section 28, Sub-section 2, of the Friendly Societies Act, 1875, by paying a sum of money, to wit 3*l.*, to George Joseph Overy, on the death of his child, Stephen Thomas Overy, aged nine days, without the production by such parent of a certificate of death in the form prescribed by the said 28th section.

Mr. G. Dudley Barlow, solicitor, prosecuted on behalf of Mr. Brabrook, Chief Registrar of Friendly Societies, of No. 28, Abingdon-street, Westminster; and Mr. F. F. Smith (Messrs. Hayward and Smith) defended.

Defendants pleaded not guilty.

In opening the case Mr. Barlow explained that Section 28 contained the whole of the law afforded by the Legislature for the protection of infant life. It limited the amount a parent could receive, to prevent them benefiting by the death of children, and prevented the payment of money by a society, except upon production of a certificate of the registrar, which should be endorsed with the name of the society to which a parent belonged upon it. In this case no such certificate was applied for, and no such certificate was produced at the time payment was made. The society in question was unregistered, but the definition of the word "Society" included all industrial assurance companies assuring the payment of money on the death of children under the age of 10. This society therefore came within the meaning of the Act. The society in question, too, had in its own rules a provision that no money should be paid without the production of the certificate of death, so that in failing to have produced a certificate they had broken their rules and the requirements of the Act as well.

Mr. Smith: I do not admit that, sir.

The first witness called was George Joseph Overy, a labourer, of Middle Stoke, who said he was a member of the society known as the "£6 Death Club." Witness had a child born on the 26th September, and it lived nine days. He registered the child, and obtained a certificate of death. He went to Mrs. Day, the treasurer of the club, on the 4th September, and received 3*l.* from her.—By Mr. Smith: He had belonged to the club for 12 years, but had no book or card. The registrar gave him a burial certificate, which he showed to Mrs. Day. Witness did not give him a receipt. He could neither read nor write. He had never had money out of the club before. As a member of the club he did not know that he had to get a certificate in a particular form, nor that he was liable under the Act if he did not.—Re-examined: He saw Mr. Beaumont first, and then Mrs. Day, but they could not have had time to go round and collect the

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money from the other members in the interval. The only thing he produced to Mrs. Day was the certificate from Mr. Wilson, and a note from Mr. Beaumont.

John William Wilson, registrar of deaths for the district of Hoo, produced the certificates of birth and death of the child Stephen Thomas Overy. The death was registered on the 4th September. He produced a book of forms for certificates of death of children for the purposes of the Act. There was no such certificate issued for the child in question. Witness afterwards heard that the child was insured, and he went to Mrs. Day with respect to the payment she had made to the witness Overy. He also reminded her that he had called upon her 15 months before for the same thing.—By Mr. Smith: He would put in the certificate the words "for the purpose of obtaining from the Prudential Assurance Company," &c. Witness did not remember Mrs. Day saying that she had had a burial certificate.—Re-examined: When he went to Mrs. Day 15 months since he explained to her the law upon the subject.

Mr. Smith, in defence, said the facts of the case were very simple, but the principle involved was a very large one, and it was on that ground that he was there to defend. The club had been in existence for 40 years, and it had just 241 members. It was not a means of insurance in any sense, but was more in the light of a charitable gift. The rule said, "Every member shall pay the sum of sixpence on the death of any member, his wife, or child, or in other cases threepence, to the steward when called for, or send to him in five days," But it did not remain there, and they must look at the words added, "or to be excluded from the club." Therefore the members need not pay. The object of the club was to enable a member, who might not have the funds in his possession, to bury his wife or child without having to go to the parish. The idea of the club was an excellent one, and it was for the magistrates to say whether the defendants had committed any offence. He submitted that the club was not registered, that it was not a society in any sense, and so it did not come within the meaning of the Act at all. If it were a society like the Prudential or others, where people were compelled to pay at death, it was absolutely necessary to get the statutory certificates. What the magistrates had to decide was the meaning of the word "Society," and whether that club was a society within the meaning of the Act. He admitted that it was the habit of Mrs. Day sometimes to advance the money herself. She had no money in hand on this occasion, but since then the stewards had been round and collected the money. The fact that there were no funds in hand showed that this was not a compulsory society. He considered that was a test case in the district.

Mr. Barlow contended that the money advanced by the club was not a charitable gift. The club was formed for the purpose of insuring life, and any society combined for that purpose came under the definition of "Society." The word "Society" was left indefinite, and therefore included any combination whatever.

The magistrates consulted and decided against Mr. Smith.

Mr. Smith: I shall have to ask you to state a case on a point of law.

The Chairman gave a negative answer.

The magistrates ordered each of the defendants to pay a fine of 1s. and 11s. 6d. costs.—Paid.

A third case was reported to me by a benevolent lady who devotes much of her time to the management of a small unregistered burial club for women. In this case a woman appears to have obtained from the registrar of deaths a certificate available for the payment of 1*l.*, and to have afterwards altered the figure to 2*l.* If the statements made to me could have been established they might have justified proceedings against her for forgery, which is not a matter in which I should have been authorised to interfere; but, as it appeared that an offence under Section 28 had been committed, a summons was taken out for that offence. The summons could not be served, the woman having left the district,

district, and the police being unable to find her. The opportunity was taken to point out to the lady who complained the illegality of her position as carrying on an unregistered burial society, not entitled to the benefit of the saving clause in Sub-section 8 of Section 28, and she ultimately sent in an application for registry.

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I have to thank the Registrar General of Births, Deaths, and Marriages for communicating to me some other cases of alleged irregularity by officers of Friendly Societies and Industrial Assurance Companies, into which I have caused inquiries to be made. From the evidence taken before the Committee on Death Certification, of which Sir Walter Foster was Chairman, in 1893, it appears that the provisions of the Friendly Societies Acts have been of some service in better ensuring the due registration of deaths, in respect both of children and of adults.

While the two first-mentioned cases are satisfactory, as showing that neither Joint Stock Companies nor unregistered Friendly Societies can evade the provisions of Section 28 of the Friendly Societies Act, 1875, for the protection of infant life with impunity, one of the cases communicated to me by the Registrar General indicates a state of facts in which that section falls short of its intention. Upon the 16th May 1893 the life of E. H., a child between eight and nine years of age, was assured by J. H., her grandfather, in the London, Edinburgh, and Glasgow Assurance Company, for 10*l.*, at a premium of 2*d.* per week. On the 18th May the same child was assured by A. W., her grandmother, in the Royal Liver Society, for an amount not stated, but, as the premium was to be 1*d.* per week, it was probably 5*l.* On the 19th June the same child was assured by its parent, J. J. H., in the Prudential Assurance Company for 5*l.* On the 26th June the same child was insured by the grandmother, in the Wesleyan and General Assurance Company for 4*l.*; making a total of 24*l.* assured on the death of this child, instead of 10*l.*, the legal limit. On 17th November the child died, the cause of death being certified by the medical attendant to be "cardiac disease and dropsy, three months." The grandmother was the informant. On the same day application was made to the local registrar of deaths for two certificates; one for the parents for the 4*l.* payable by the Wesleyan and General Company, and another for the grandfather for 6*l.*, said to be payable by the London, Edinburgh, and Glasgow Company; the parties having evidently ascertained that the law would not allow of their claiming more than 10*l.* in the whole, and accordingly reduced their claim under the policy of this company from 10*l.* to 6*l.* The company refused, however, to pay even the 6*l.*, on the ground that the grandfather was not the person legally entitled. It appears that the parents, although claiming the Wesleyan and General certificate as for themselves, allowed the 4*l.* to be paid to the grandmother; and it was stated that the parties were abandoning their claim to the 10*l.* assured by the London, Edinburgh and Glasgow Company, and endeavouring to obtain the 5*l.* assured by the Prudential Company, and 1*l.* out of the assurance effected with the Royal Liver Society, making 10*l.* altogether.

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This case presents several remarkable features. The effecting four insurances in the months of May and June on the life of a child who dies in November, having been then certified to have been ill for three months, looks like a prevision of the death on the part of the relatives who effected the assurances, and a desire to profit by it at the expense of the companies. The effecting such assurances in favour of persons who would not be legally entitled to receive the assurance money in the event of death before 10 years of age, and apparently without any inquiry into the existence of other insurances on the same life, at any rate without regard to such assurances, indicates looseness of management on the part of the companies, and willingness to accept premiums on any contract of assurance, whether legal or illegal. The repudiating the claim, while retaining the premiums received in respect of it, is one of those cases of legalised dishonesty of which the Statute Book ought to be purged.

When, however, the terms of Section 28 of the Act are referred to, it seems that none of the offences specified in Sub-section 6 of that Section has been committed in this case. No society has paid money on the death of a child under 10 years of age, otherwise than as the Act provides, though several societies have contracted to do so; no parent has produced to any society any certificate other than prescribed, or a false or fraudulent certificate; and it would have been hazardous to prosecute the parent, who does not seem to have been the most blameworthy person in the matter, on the general charge of having attempted to defeat the provisions of the Act.

I am of opinion, therefore, that it is desirable that provision should be made by the Legislature for the more effectual enforcement of the enactments in the Act of 1875, and for the better prevention of the evils alleged to result from the over insurance of children.

I take the opportunity of stating briefly the history of the subject:—

1. The Friendly Societies Act 1829 (10 Geo. IV., c. 56), by Section 32, allowed minors to become members.

2. Under that Act, Societies were formed which had a rule or practice of admitting members, even from birth.

3. The Friendly Societies Act 1846 (9 & 10 Vict. c. 27), by Section 1, provided that no person under the age of six should be allowed to become a member of a society, and that no insurance should be effected on the life of any child under six years of age.

4. A committee of the House of Commons, of which Mr. Sotheron (afterwards Estcourt) was Chairman, recommended in 1849 that assurance on the life of a minor between six and 15 years of age beyond 5*l.* should be prohibited, and that a medical certificate should be required.

5. The Friendly Societies Act 1850 (13 & 14 Vict. c. 115), by Section 1 repealed the Act of 1846, and by Section 3 enacted that it should not be lawful to assure on the death of a child
whether

whether a member or not, under the age of 10 years, more than the actual funeral expenses, not exceeding 3*l.*, to be paid to the undertaker or person conducting the funeral, whose receipt alone should be a sufficient discharge, on production where possible of a medical certificate in a prescribed form.

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6. A Committee of the House of Commons, of which again Mr. Sotheron was Chairman, reported in 1854 that they had given particular attention to the subject of child murder, alleged to be induced by the temptation of funeral money, and drew from the evidence adduced before them the conclusion that the instances of child murder, where the motive of the criminal has been to obtain money from a burial society, were so few as by no means to impose upon Parliament an obligation, for the sake of public morality, to legislate specially with a view to the prevention of that crime. They believed the general suspicion entertained upon that subject to have been almost entirely founded on the few cases brought to trial, exaggerated by the horror with which the idea of a crime so heinous would naturally be regarded. It had been shown to them that the legal requirement for payment to the undertaker had been altogether illusory and inoperative, and was disliked by the mass of the people.

7. The Friendly Societies Act, 1855 (18 & 19 Vict. c. 63) by Section 10 provided that—

(*a.*) No money should be paid on the death of a child under 10 years without a registrar's certificate of death, and, if the cause of death had not been certified by a qualified medical practitioner or a coroner, a certificate by a qualified medical practitioner, stating the probable cause of death.

(*b.*) Not more than 6*l.* should be payable by one or more societies on the death of a child under five years of age, nor more than 10*l.* on the death of a child under 10 years.

(*c.*) The trustee or officer of the society must endorse the amount paid on the registrar's certificate, and only one certificate must be issued by a registrar of death for such purpose.

8. The Friendly Societies Act, 1858 (21 & 22 Vict. c. 101) by Section 2 substituted for the registrar's certificate of death a certificate by a qualified medical practitioner of the probable cause of death.

9. Her Majesty's Friendly Societies Commissioners, of whom Sir Stafford Northcote (afterwards Earl of Iddesleigh) was chairman, reported in 1874 that further inquiry was desirable as to the influence of burial insurance on infant mortality, but recommended—

(*a.*) That the insurance of the lives of infants under a given age, say three years, should be prohibited.

(*b.*) That additional precautions should be taken with reference to certificates of death.

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10. The Friendly Societies Act, 1875 (38 & 39 Vict. c. 60) by Section 28 enacts—

(a.) That no sum be paid on the death of a child under 10 years of age, except to the parent or personal representative of the parent.

(b.) That no sum be payable except upon a registrar's certificate, specially endorsed by the registrar of death, and stating the cause of death upon authority of a medical certificate or other satisfactory evidence.

11. The Bill of 1875, as it passed the House of Commons, re-enacted the same limits of assurance as those in the Act of 1855; but the House of Lords in committee amended the Bill by substituting 3*l.* for 6*l.* on the motion of Lord Aberdare; this amendment was, however, disagreed with by the House of Commons.

12. Mr. Ludlow, in his Report for 1875, pp. 20 to 25, gave particulars of the actual cost of funerals among the working classes, which tend to show that 3*l.* would be a sufficient provision for the funeral expenses of a child under five years of age.

13. Committees of the House of Commons, of which Sir Herbert Maxwell was Chairman, sat in 1888 and 1889, and, incidentally to their main object, which was to report on the operation of Section 30 of the Act of 1875, made inquiries into infantile and juvenile assurance. They recommended that the age for insurance under Section 28 should be extended from 10 to 16, and that a new scale of limits of assurance should be adopted as follows:—

	£.
Under 5 years - - - -	4
Over 5 and under 10 - -	6
Over 10 and under 16 - -	8

They also recommended that the medical man signing a certificate of cause of death should add particulars of any insurances, and should state how long he had attended the deceased.

14. Committees of the House of Lords, of which the Bishop of Peterborough (afterwards Archbishop of York) was Chairman, sat in 1890 and 1891 to consider the Children's Life Assurance Bill introduced by him. In consequence of the lamented death of his Grace, the Committee of 1891 made no report beyond presenting the evidence they had taken, and the Bill was not further proceeded with.

15. In 1891, Sir Herbert Maxwell and Mr. Goschen, as Chancellor of the Exchequer, introduced an Industrial Assurance Bill, containing provisions as to infantile and juvenile insurances, based on the Report of 1889, but it did not pass into law.

16. In 1893, a Bill for registering Insurances of Children in Scotland was introduced by Mr. James Campbell, but did not pass into law.

Upon considering the evidence adduced before all these Committees and the Friendly Society Commissioners, I do not think

think that it has materially altered the conclusion at which the Committee of 1854 arrived. During the 40 years since that date, very many millions of children of the working classes have been insured in burial societies or industrial assurance companies, and the cases in which malpractices have been proved are exceedingly few. Child murder for burial money does not prevail to an extent which calls for legislative interference any more in 1894 than in 1854.

On the other hand, it cannot be doubted that to allow a parent to profit by the death of a young child is calculated to have a bad moral effect, and to tend to that neglect described by Clough—

“Thou shalt not kill—but needst not strive
Officiously to keep alive.”

The assurance allowed on the death of a child should be limited to the funeral and other necessary expenses, for which 6*l.*, the amount at present allowed under five years of age, is more than necessary. I incline, with Lord Aberdare, to 3*l.*, but the limit proposed by Sir Herbert Maxwell’s Committee would do. I think that assurances on the lives of very young children, say under six months or one year, should be wholly prohibited, as the neglect referred to is most likely to happen in the case of very young children. If not wholly prohibited, the assurance allowed should be reduced, say, to 2*l.*

The law should also certainly be amended so as to make the entering into an illegal contract of assurance an offence in itself, and to make both parties to it liable, the society or company and the person, whether parent or other, who effects the assurance. It should also provide for the forfeiture by the company or society of all premiums received by it in respect of an unlawful contract. This is a provision, indeed, which should be extended to assurances of all kinds on the lives of persons of all ages where the company and the assured join in an illegal contract.

The recommendations I should be disposed to make in substitution of the existing law, as defined by Section 28 of the Friendly Societies Act, 1875, and Section 2 of the Trade Union Act Amendment Act, 1876, are:—

1. That a society (in which term should be included every person or body corporate or unincorporate, registered under any Act or not registered, undertaking for valuable consideration to pay a sum upon death) shall not assure or pay, and a person shall not contract with a society for the assurance of, or receive from a society—

(a.) Any sum whatever on the death of a child under six months;

(b.) Any sum exceeding 4*l.* on the death of a child between the ages of six months and five years;

(c.) Any sum exceeding 6*l.* on the death of a child between the ages of five and 10 years;

(d.) Any sum exceeding 8*l.* on the death of a child between the ages of 10 and 15 years;

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(e.) Any

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(e.) Any sum on the death of a child under the age of 15 years upon whose life an assurance with another society has been made and is subsisting.

2. That a society shall not assure or pay to any person other than the parent or the legal representative of the surviving parent of the child, and a person other than such parent or representative shall not contract with a society for the assurance of, or receive from a society any sum on the death of a child under 15 years of age.

3. That a society shall not pay and a person shall not receive from a society any sum on the death of a child under 15 years of age, except upon production by such person of a certificate under the hand of the registrar of deaths, in a form prescribed by the Registrar General of births, deaths, and marriages, specifying the name of the society and the amount to be paid by it on the death, not exceeding the amount applicable to the case in paragraph 1.

4. That a registrar of deaths shall not give more than one such certificate on the death of a child, and shall not give any such certificate unless the cause or probable cause of death has been certified by a registered medical practitioner, or by a coroner, or other satisfactory evidence of the probable cause of death has been produced to the registrar of deaths.

5. That, except as above provided, a society shall not assure and a person shall not contract with a society for the assurance of any sum on the death of a person of any age, in the continuance of whose life the person contracting has not at the time of making the contract a pecuniary interest to the extent of such sum; and a society shall not pay and a person shall not receive from a society any sum exceeding the amount so assured.

6. That all premiums paid in respect of an assurance forbidden by any of the foregoing paragraphs, shall be forfeited to Her Majesty's Exchequer.

7. That any society, officer of a society, or person doing or attempting to do anything forbidden by the foregoing paragraphs, shall on summary conviction, be liable to a penalty of 5*l*.

8. That these recommendations shall not apply to an assurance on the life of a child in favour of a person having a pecuniary interest in the continuance of such life to the extent of such interest.

Audit.

It appears to be desirable to call the attention of auditors, both under the Friendly Societies Acts and the Industrial and Provident Societies Act, 1893, to the explicit directions which those statutes give as to their powers and duties. They are:—

(1.) To have access to all the books and accounts of the society.

(2.) To examine the annual return.

(3.) To verify it with the accounts and vouchers relating thereto.

4. To

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| (4.) To sign it, if they find it to be in every respect— | Report. |
| (a.) Correct. | |
| (b.) Duly vouched. | Friendly Societies. |
| (c.) In accordance with law (<i>i.e.</i> , both with the Acts of Parliament and the society's rules). | |
| (5.) To refuse to sign it and instead to make a special report to the society, if they find it to be in any respect— | |
| (a.) Incorrect. | |
| (b.) Unvouched. | |
| (c.) Not in accordance with law. | |

A copy of such special report is to be sent by the society to the Registrar, with the annual return.

The duty of making a special report is one I take leave to urge upon the auditors of societies as a very important one. The report, it will be observed, is to be made *to the society*. It must, therefore, be brought under the attention of the members in general meeting; and it will often be the only means they have of knowing and checking irregularities on the part of the managing officers. A copy of it is then to be sent *to the Registrar*; and it will in like manner be the only means of his obtaining authentic information upon which he is justified in acting as to matters in which it may become necessary for him to put in force the powers vested in him by the statutes.

The Registrar frequently receives complaints from individual members and others as to irregularities or illegalities alleged to have been committed by societies, and he always gives careful attention to them; but the letters of complaint not uncommonly bear on their very surface evidence of some animus or indirect motive on the part of the complainant, and even where that is not apparent, the Registrar has no means of testing veracity or of ascertaining whether the complaint could be supported by adequate evidence. Hence, it rarely happens that he finds himself justified in refusing to accept any explanation the society complained of may tender. The auditors, however, are the statutory guardians of the members against fraud and illegality; and a report by them is a document upon which the Registrar could act without hesitation.

The Public Auditors.

The accounts of a Friendly or Co-operative Society may be audited either by one of the public auditors, or by two or more persons appointed as the rules of the society direct.

For the year ending 30th June 1893 there were 76 public auditors appointed. Of these, 16 were not employed by a single society. The remaining 60 were employed by 150 Friendly Societies and 259 Industrial and Provident Societies.

Notwithstanding the moderate scale of fees by which the services of persons possessed of such qualifications as the Lords

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of the Treasury require in the case of a public auditor can be obtained, it appears, therefore, that only seven Friendly Societies out of every 1,000 employed them.

With regard to Industrial and Provident Societies the proportion is larger; but 195 out of the 259 audits were entrusted to eight out of the 78 public auditors.

These gentlemen were recommended for appointment as public auditors by the Co-operative Union, Limited.

The public auditors employed by Friendly Societies are, in general, quite distinct from those employed by Co-operative Societies; the principal exception being one gentleman, who succeeded in obtaining the confidence of six Friendly and seven Co-operative Societies.

IV.—BENEVOLENT SOCIETIES.

Benevolent
Societies.

The two benevolent societies registered were the Southwick Philanthropic Association, in Sussex, and the British Association of Teachers of Dancing.

V.—WORKING MEN'S CLUBS.

Working
Men's Clubs.

The proposed legislation of the year with respect to clubs has already been referred to. It has not hindered the formation or registration of clubs, for the number of new clubs registered increased from 42 in 1892 to 51 in 1893, besides eight Working Men's Clubs registered under the Industrial and Provident Societies Acts. Of the 51 working men's clubs, five were "Liberal," two "Radical," one "Progressive," and one "Democratic"; while one was "Constitutional" and one "Conservative and Liberal Unionist." Two were in connection with chemical works; one was for cottage gardeners; and two were brass bands.

VI.—SPECIALLY AUTHORISED SOCIETIES.

Specialty
Authorised
Societies.

Three new Special Authorities have been granted during the year.

1. 27th February 1893.—On an application from the Employés' Protection Society, the purpose of "providing the members with legal and other assistance when claiming compensation under the Employers' Liability Act," was authorised, with similar limitations to those of the Special Authority of 22nd March 1877, as altered by the Act of 1887. The Lords of the Treasury observed as to this authority, that, "it will be for the legal adviser of the society to see that it does not offend against the law relating to Maintenance or Champerty."

2. 8th May 1893.—On an application from the Huddersfield Friendly Societies Federation, the purpose of "The
Mutual

Mutual Protection and Promotion of the Interests of Friendly Societies," was authorised without limitation. Report.

3. 15th June 1893.—On an application from the Nottingham and Notts Anglers' Association, the purpose of "The Promotion of the Pursuit of Angling," was authorised, subject to certain limitations, but societies registered for this purpose are allowed to take the benefit of Section 31 of the Friendly Societies Act, 1875. Specially Authorised Societies.

With regard to these Special Authorities, it may be well to observe that the term "Specially Authorised Society," should not be supposed to imply that the Lords of the Treasury specially approve the purpose of the society as a good one or one that ought to be encouraged. In all but two of the Special Authorities granted up to the present time, the societies have been expressly exempted from the clauses of the Friendly Societies Acts, which confer special fiscal or other privileges, such as exemption from stamp duty, and have been brought under the restrictions of those Acts, including the provisions for protection of the members. The two exceptions are in favour of societies in intimate connection with Friendly Societies of the ordinary type, formed for enabling them to combine in investing their funds and protecting their interests. The practice of extending, under the authority of Her Majesty's Government, the provisions of the Friendly Societies Acts to societies for purposes other than those specified in the Acts, dates back to the year 1846, when the Act 9 & 10 Vict. c. 27 substituted for the general words of 4 & 5 Wm. IV., c. 40 (passed in 1834), "any other purpose which is not illegal," the following: "Any other purpose which shall be certified to be legal in England or Ireland by Her Majesty's Attorney or Solicitor General, and in Scotland by the Lord Advocate, and which shall be allowed by one of Her Majesty's Principal Secretaries of State as a purpose to which the powers and facilities of the said Acts ought to be extended." The term "other," as is well known, legally implies "of the like kind," and the principal question to be determined upon any application to the Secretary of State prior to 1875, and to the Treasury since that date, has been: are the purposes of a proposed society so much akin to those of a friendly society that it should be brought under the Friendly Societies Acts? It might, perhaps, have been better if the Act of 1875, instead of introducing the term "Specially Authorised Societies," to describe the societies brought under the Acts by this means, had called them "Ejusdem Generis Societies," or by some such name as could not possibly be supposed to imply a special approval.

Of the 31 Specially Authorised Societies registered in 1893, 17 were Loan Societies, under the authority of 16th May 1876, four for out of employment benefits, under that of 20th March 1877, one for the protection of members of a lawful trade or calling (costermongers and street sellers), under that of 22nd March 1877, two for promoting agriculture or horticulture, 38. E 3 under

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—
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under that of 23rd March 1877, one for the promotion of literature, science, and the fine arts (the art of wood engraving), under that of 5th July 1878, one for the promotion of knowledge of music, under that of 3rd October 1879, one for the investment of the funds of Friendly Societies, under that of 1st June 1882, two under the above-mentioned authority for employé's protection, and one each under the two other authorities granted in 1893.

In connection with the Special Authority of 16th May 1876, the question has been raised whether the system of Agricultural Credit Loan Banks, which has been so largely adopted in Germany, and elsewhere on the continent of Europe, might not be adapted to the provisions of the Friendly Societies Act, as applied by this authority. Mr. Henry W. Wolff, who has paid great attention to the subject, has prepared and submitted for examination a set of model rules for such societies, but none have yet been registered. In an excellent work, entitled, "People's Banks; a Record of Social and Economic Success" (Longmans: 1893), Mr. Wolff tells the story of the foundation and progress of these banks in various countries, and describes with enthusiasm the benefits, economic and moral, which they have conferred upon the people. He states, very clearly, the distinction between the method of Schulze-Delitzsch and that of Raiffeisen, with a strong preference for the latter. On the other hand, M. de Malarce, in giving evidence before the Commission du Credit Agricole in Paris, and again in an article in the "Journal des Economistes" for January 1894, expresses an equally decided preference for the former. Both are founded upon the principle of unlimited liability. The Schulze-Delitzsch banks raise capital, by the savings of members and by loans, and lend it to members at interest for short terms. On 31st March 1892, 1,676 such associations were reported as having 514,524 members, with paid-up capital amounting to 5,724,225*l.*, and reserve funds to 1,473,700*l.* Their borrowed capital was 21,951,150*l.* The amount lent out was 78,080,525*l.* The Raiffeisen banks raise money, not by shares, but by borrowing under guarantee of persons of means, who are not remunerated either for their services or their risk, lend it for long terms, so as to give the loan time to repay itself by the produce of the industry, or the improvement to which it was to be applied, and devote all profits made to the formation of a reserve fund. They exercise a strict supervision over the application of the money they lend, and have power to call in the loan at four weeks' notice if not satisfied upon this head. M. de Malarce accordingly classes them as philanthropic institutions and not as economic associations. Mr. Wolff thinks them, on the contrary, the embodiment of true co-operative principles, and admires the cheapness of their management and the absolute immunity from loss which they appear to enjoy. The experiment of their introduction into this country, upon which he is bent, is one that will be watched with great interest and every hope of success.

VII.—INDUSTRIAL AND PROVIDENT SOCIETIES.

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Of the societies registered in 1893, under the Industrial and Provident Societies Act, 35 were of the productive class. Eight were Working Men's Clubs, four Loan and Banking Societies, two Land Societies, one was for allotment, one for guarantee, and one in connection with a Trade Union. The remaining 40 were the ordinary distributive stores.

The number of returns received for the year ending 31st December 1892 was 1,306, or, with 82 land societies and 27 loan societies and trading banks, 1,415, an increase of 179 over the previous year; 28 societies made no returns, but of these 17 were registered in 1892, four are in process of liquidation, and three are under notice of cancelling of registry, leaving the actual number of defaulters four only. The total number of members returned was 1,023,486 or, with 8,789 in land societies, and 3,089 in loan societies and trading banks, 1,035,364, an increase of 84,790 over last year. Excluding land societies and banks, the sales were 39,716,917*l.*, an increase of 1,889,092*l.*; the stock in trade was 4,674,530*l.*, increase, 290,628*l.*; the trade charges 2,289,844*l.*, increase, 186,396*l.*; the share capital, 12,373,757*l.*, increase, 834,105*l.*; the loan capital, 2,094,987*l.*, increase, 163,612*l.*; the profits were 3,662,178*l.*, increase, 25,331*l.*; the losses were 12,146*l.*, increase, 3,071*l.*

Eighty-two land and building societies (14 more than last year) received 106,603*l.* (12,177*l.* more than last year); expended on land and buildings, 49,378*l.* (23,551*l.* more); on management, 16,203*l.* (6,738*l.* more); had 248,268*l.* share capital (18,008*l.* more); owed 266,033*l.* (83,590*l.* more); had a balance profit of 22,997*l.* (6,057*l.* more); a balance loss of 3,935*l.* (475*l.* more); and the value of their land and mortgages was 491,256*l.* (113,091*l.* more); of their other assets, 42,107*l.* (5,911*l.* less). Two societies had over 800 members, the Borough Land and Building, Burnley, now reaching 1,498. Thirteen societies returned over 10,000*l.* in land and mortgages; the same society still heading the list with 153,822*l.* Only three other societies return over 20,000*l.*

The following 14 societies (one more than last year) have more than 10,000 members:—

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TABLE XI.—INDUSTRIAL AND PROVIDENT SOCIETIES,
having more than 10,000 MEMBERS.

COUNTY.	SOCIETY.	Members.	Increase.	Decrease.
York - -	Leeds Industrial Co-operative -	29,958	867	—
Lancaster - -	Great and Little Bolton - -	18,009	1,392	—
Middlesex - -	Post Office Employés - -	17,692	551	—
Devon - -	Plymouth Mutual - -	15,739	837	—
York - -	Barnsley British - -	15,100	1,266	—
Ditto - -	Bradford Provident - -	13,218	1,363	—
Lancaster - -	Manchester and Salford - -	12,088	—	77
Ditto - -	Rochdale Equitable Pioneers -	11,884	237	—
Ditto - -	Oldham Industrial - -	11,858	844	—
Northumberland	Newcastle-on-Tyne - -	11,737	791	—
Lancaster - -	Pendleton Co-operative Industrial	10,720	481	—
Ditto - -	Bury District - -	10,327	133	—
Durham - -	Bishop Auckland - -	10,321	624	—
York - -	Huddersfield - -	10,255	174	—
TOTAL - - -		198,906	9,560	77

The following 12 societies (the same in number as last year, though not the same societies; the Rochdale Corn Mill having fallen below, and the Rochdale Equitable Pioneers having risen above 300,000 £.) sold for over 300,000 £. :—

TABLE XII.—INDUSTRIAL and PROVIDENT SOCIETIES,
whose Sales in the Year 1892 exceeded 300,000 £.

COUNTY.	SOCIETY.	Sales.	Increase.	Decrease.
		£.	£.	£.
Lancaster - -	Co-operative Wholesale -	9,134,694	557,623	—
Middlesex - -	Civil Service Supply - -	1,746,885	—	69,128
York - -	Leeds Industrial - -	862,094	60,192	—
Ditto - -	Barnsley British - -	531,964	33,474	—
Lancaster - -	Great and Little Bolton -	516,906	20,895	—
York - -	Sowerby Bridge - -	457,674	—	69,230
Northumberland	Newcastle-on-Tyne - -	445,009	12,671	—
Lancaster - -	Oldham Industrial - -	380,862	2,854	—
Durham - -	Gateshead Industrial - -	344,797	10,744	—
Ditto - -	Bishop Auckland - -	308,426	—	9,463
York - -	Huddersfield Industrial -	307,116	—	5,750
Lancaster - -	Rochdale Equitable - -	302,454	6,428	—
TOTAL - - - £.		15,338,881	704,881	153,571

Fourteen

Fourteen societies (instead of 16 as last year, the Sowerby Bridge and Brighouse Societies having fallen out of the list) returned profits for 1892 exceeding 40,000*l.* :—

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TABLE XII.—INDUSTRIAL and PROVIDENT SOCIETIES whose Profits in the Year 1892 were returned as more than 40,000*l.*

COUNTY.	SOCIETY.	Profits.	Increase.	Decrease.
		£.	£.	£.
York - -	Leeds Industrial - - -	109,188	8,384	-
Lancaster - -	Co-operative Wholesale - -	98,278	-	35,952
Ditto - -	Great and Little Bolton - -	74,040	-	32
Northumberland -	Newcastle-on-Tyne - - -	65,737	-	214
York - - -	Barnsley British - - -	63,671	1,554	-
Lancaster - -	Oldham Industrial - - -	57,376	8	-
Durham - - -	Gateshead - - - - -	53,557	1,842	-
Ditto - - -	Bishop Auckland - - -	59,490	-	4,776
Middlesex - -	Civil Service Supply - - -	48,508	1,808	-
Lancaster - -	Burnley Equitable - - -	44,851	924	-
Ditto - - -	Bury - - - - -	44,313	-	3,417
Ditto - - -	Pendleton - - - - -	42,684	-	122
York - - -	Huddersfield - - - -	41,804	-	3,297
Lancaster - -	Oldham Equitable - - -	41,420	-	1,946
TOTAL of 14 Societies - -		838,917	14,520	49,756
Add for 1,292 Societies returning } Profits less than 40,000 <i>l.</i> - }		2,823,261		
TOTAL of all Societies - - - £.		3,662,178		

Particulars of the proceedings taken to enforce returns under the Industrial and Provident Societies Act are given in Appendix K.

VIII.—TRADE UNIONS.

In my last Report particulars were given of Returns received from 320 registered Trade Unions for the year ending 31st December 1891, which had been received up to the date of the printing

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printing of Appendix M. to my last previous Report, and it was intimated that proceedings were being taken to enforce the provisions of the Act against all registered Trade Unions which had failed to make the required Return. These were so successful that all the Returns but two were obtained. The following are the complete particulars of the Returns for that year :—

TABLE XIII.

Total Number of Trade Unions on the Register, 31st December 1891.	493
Of these, 66 had not been a complete year in existence -	} 136
59 had been Dissolved - - - - -	
11 could not be found, having died out, or ceased to exist without legal dissolution. - -	
Number of Trade Unions from which Returns were due -	357
Number of Trade Unions from which Returns were received	355
Funds on 31st December 1891 - - - - -	£. 1,469,281
Ditto - ditto - 1890 - - - - -	1,283,271
Increase in the Year - - - - -	£. 186,010
Income for 1891 - - - - -	£. 1,222,772
Expenditure for 1891 - - - - -	1,036,761
Difference as before - - - - -	£. 186,010
Number of Members - - - - -	970,723

giving an average gross income of 1*l.* 5*s.* 2*d.* per member in the 355 registered Trade Unions, and an average amount of funds of 1*l.* 10*s.* 3*d.* per member.

The preceding figures relate to registered Trade Unions only. In his fifth report to the Board of Trade on Trade Unions, the Chief Labour Correspondent of that Board notes that the total number of unions, registered and unregistered, from whom returns have been obtained, amount to 431, with an aggregate membership of 1,109,014*l.*, and a capital of 1,723,480*l.*, or 1*l.* 11*s.* 1*d.* per head, compared with 259 societies in 1890, with
an

an aggregate membership of 871,232, and a capital of 1,160,441*l.*, or 1*l.* 9*s.* 7*d.* per head. Report.

The measures taken for obtaining returns from registered Trade Unions for the year ended 31st December 1892 have resulted as follows :— Trade Unions.

TABLE XIV.

Returns received - - - - -	426
Trade Unions Registered in 1892, making no Returns for that Year.	4
Trade Unions ascertained to have ceased to exist - -	51
Trade Unions legally Dissolved in 1893, having made no Return for 1892.	13
Letters returned through the Post as "not known" - -	10
Trade Unions under Notice of Cancelling of Registry -	5
Other Returns not yet received - - - - -	6
Total Registered Trade Unions - - -	515
Funds on 31st December 1892 - - - - -	£. 1,546,306
Ditto - ditto - 1891 - - - - -	1,532,317
Increase in the Year - - - - -	£. 13,989
Income for 1892 - - - - -	£. 1,563,171
Expenditure for 1892 - - - - -	1,549,182
Difference as before - - - - -	£. 13,989
Number of members - - - - -	1,048,218
Increase in the Year - - - - -	77,495

The average gross income rises to 1*l.* 9*s.* 10*d.* per member but the amount of funds falls to 1*l.* 9*s.* 6*d.* The difference between the amount of funds on the 31st December 1891 shown in this and the previous return is attributable to some large Trade Unions which were in existence in 1891 having become registered in 1892, and to one Trade Union having returned in 1892 the funds of its Branches in 1891 (15,395*l.*) which were omitted from its return for 1891.

The most notable cases of increase and decrease of funds during the year 1892 are the following :—

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TABLE XIX.

Register Number.		Increase.	Decrease.
		£.	£.
31	Yorkshire Miners Association - - - -	46,004	-
3	United Society of Boiler Makers - - - -	10,436	-
8	Amalgamated Society of Railway Servants -	10,243	-
43	Durham Miners Association - - - -	-	19,046
424	Amalgamated Society of Engineers - - - -	-	22,907
99	Amalgamated Association of Operative Cotton Spinners.	-	36,054

Twenty-four unions, as compared with 20 in 1891, returned for 1892 more than 20,000*l.* funds or income, or more than 20,000 members. These 20 have increased in the year their funds by 4,320*l.* only but their annual income by 160,236*l.*, and have diminished their members by 2,246. As showing the marked difference there is between the financial arrangements of Trade Unions and those of Friendly Societies, it may be remarked that thirteen out of the 24 had less than one year's income in hand; eight more had less than two years' income in hand; two more a little over two years' income, and one a little over three years' income. Upon the average of all the Trade Unions, the accumulated funds are less than one year's income; in ten of the first 24 and on the average of all the 402 smaller unions, the accumulated funds are less than 1*l.* per member. The average in the 14 larger Trade Unions is 3*l.* 0*s.* 8*d.* per member, an increase of 2*s.* 7*d.* over last year. The gross annual income per member in the 14 wealthier Trade Unions is 2*l.* 6*s.* 9*d.*; that in the 412 poorer unions is 1*l.* 1*s.* 0*d.*; the calls upon their members having increased during the year in the one case by 7*s.* 4*d.* in the other by 5*s.* 5½*d.*

TABLE XVI.

Report.

Register Number.	TRADE UNIONS.	Funds.	Income.	Members.	Trade Unions.
		£.	£.		
424	Amalgamated Society of Engineers -	214,344	245,669	70,909	
3	United Society of Boiler Makers -	194,071	113,336	39,000	
31	Yorkshire Miners Association - -	163,826	73,245	55,000	
93	Amalgamated Operative Cotton Spinners	79,189	90,330	18,303	
8	Amalgamated Railway Servants - -	120,827	35,833	30,011	
62	Amalgamated Carpenters and Joiners -	79,010	98,919	37,538	
43	Durham Miners' Association - -	36,361	108,625	50,000	
402	Friendly Society of Ironfounders -	44,313	47,010	15,190	
1	Operative Bricklayers' Society - -	41,306	32,520	22,270	
432	National Boot and Shoe Operatives -	40,285	29,340	42,524	
779	Derbyshire Miners' Association - -	27,221	17,728	17,847	
470	Friendly Society of Operative Stone-masons.	9,901	22,135	16,238	
464	Oldham Provident Card and Blowing Room Operatives' Association.	4,432	30,616	12,465	
144	Steam Engine Makers' Society - -	29,879	17,090	6,100	
316	London Society of Compositors - -	21,704	19,557	9,434	
505	Associated Shipwrights Society - -	27,908	18,159	11,937	
210	Northumberland Miners Mutual Association.	25,509	16,112	17,059	
348	Associated Locomotive Engineers -	26,488	12,093	6,710	
64	Amalgamated Society of Tailors - -	8,188	27,438	16,732	
532	National Amalgamated Union of Labour	4,777	13,289	23,804	
487	National Amalgamated Sailors and Firemen's Union.	Deficiency 463	23,803	20,000	
483	Dock, Wharf, Riverside, and General Labourers.	8,775	15,054	22,913	
531	National Union of Gas Workers and General Labourers.	4,644	12,560	36,108	
229	West Cumberland Miners' Association	785	20,926	4,961	
		1,213,743	1,141,387	603,703	
	(Or allowing for the deficiency in Trade Union, No. 487).	1,213,280			
	Add for 402 other Societies - -	333,026	421,784	444,515	
	TOTAL - - -	1,546,306	1,563,171	1,048,218	

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TABLE XVII.

Of the new Trade Unions registered in 1893 :—

6 were Agricultural.

7 „ for Enginemen and Firemen.

4 „ connected with the Building Trades.

5 „ „ „ Metal Trades.

5 „ „ „ Mining.

and 2 „ Unions of Employers.

the remainder being of a miscellaneous character, as shown by the following list :

(a) *Agricultural :*

Herefordshire Agricultural and General Workers (Kingsland).

Hertfordshire and Bedfordshire Land and Labour League (Potter's Bar).

Warwickshire Agricultural and General Workers Union (Leamington).

Bristol and District Dairymen.

Berkshire Agricultural and General Workers.

Wiltshire General and Agricultural Workers Union (Devizes).

(b) *Enginemen and Firemen :*

Derbyshire Enginemen and Firemen (Chesterfield).

Amalgamated Society of Engineers, Boilermen, &c.

Northern United Enginemen's Association (Newcastle-on-Tyne).

New Amalgamated Society of Enginemen, Cranemen, Boilermen and Firemen (Darlington).

Windes Enginemen's and Firemen's Provident Society.

Steam Trawlers, Engineers, and Firemen's Union.

National Independent Enginemen's Trade Union.

(c) *Building Trades :*

Stockton and District Builders Labourers Union.

Fibrous Plasterers Association (London, W.C.)

Birkenhead Operative House Painters.

Sheffield Lodge No. 1 of Amalgamated Builders Labourers.

(d) *Metal Trades :*

Edge Tool Trade Protection and Death Society.

Copper, Spelter, and Alkali Workers Trade Union.

London Society of Goldsmiths and Jewellers.

Cradley Heath and District Chainmakers Association.

Hammermen, Helpers and General Labourers Society (London, E.)

(e) *Mining :*

St. Helens District Federation of Miners (St. Helens, Lancashire).

Durham County Colliery Winding Engineers.

Standish District Mining Association.

Derbyshire Colliery Mechanics Association.

Lancashire and other Counties Colliery Winders Federation.

(f) *Miscellaneous :*

(f) *Miscellaneous :*

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Amalgamated Bill Posters of Great Britain (Manchester).
United L.C.C. Employés Labour Union (South Hackney).
Liverpool and District Packing Case and Boxmakers.
Ipswich Mutual Working Men's Independent Federation.
Independent Tailors, Machinists and Pressers Union (London, E).
Society of Iron Safe Engineers (London, E.C.)
Tyne Steam Packet Provident Society (North Shields).
Northern Trimmers and Teamers Association (South Shields).
Portsmouth Dockyard Hand Drillers Association.
Kettering and District Trades Council.
Hull and District Labour Federation.
Engravers to Calico Printers and Paper Stainers (Manchester).
Newcastle and District French Polishers Society.
Cigar Box Makers and Paperers Trade Union (London).
Retail Newsagents and Booksellers Union (London).
London Society of Wood Cutting Machinists and Mill Sawyers.
National Union of Shop Assistants, &c. (London).
Glensford Mat and Matting Weavers Trade Union.
Amalgamated Society of Brushmakers (London E.C.)
Wigan and District Tailoresses and Kindred Trades Society.
Federated Society of Electrotypers and Stereotypers of Great Britain and Ireland (London, N.)
Bass Dressers Trade Union Society (London, E.)
Amalgamated Society of Female Silk Operatives (Leek).
Ynysybwl Labour Union (Glamorganshire).
Cheshire United Chemical Labour Union (Northwich).
National Union of Paper Mill Workers (Manchester).
Liverpool Tailors and Machinists.
Bolton District Corporation Employés.
Newcastle District Society of Drillers and Cutters.
United Machine Workers Association.
International Outworking Tailors Federation.
Radcliffe and District Cotton Skein Dyers, Bleachers, &c.
Bradford District Machine Wool Combers.
Wigan District Conservative Labour Union.
National Association of Master Baker Confectioners.
London Operative Farriers.
Card Dressers' Society.

Two Employers' Associations :

Birmingham and District Master Bakers' Association.
Birmingham Vehicle Owners' Protection Association.

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The following is a Summary of Abstracts of Annual Returns received from Registered Trade Unions for the years 1872-1892:—

TABLE XVIII.

YEAR.	Number of Trade Unions		Number of Members.	Annual Income.	Funds at end of Year.	Average Income (per Member).	Average Funds (per Member).
	On Register.	Making Returns.					
1872	68	60	201,993	£. 117,195	£. 103,181	£. 580	£. 511
1873	130	93	256,179	258,503	202,865	1·009	·792
1874	160	125	281,061	368,142	273,179	1·310	·872
1875	177	130	277,115	319,752	391,595	1·184	1·413
1876	186	142	303,196	308,476	455,363	1·017	1·502
1877	192	139	260,222	309,294	374,989	1·189	1·441
1878	177	124	202,984	255,024	309,223	1·266	1·523
1879	174	130	222,863	257,439	272,413	1·155	1·222
1880	179	133	200,370	228,211	258,663	1·139	1·291
1881	194	138	216,408	253,272	329,775	1·170	1·524
1882	195	144	252,088	292,720	431,495	1·157	1·705
1883	210	134	249,653	358,286	523,587	1·435	2·121
1884	209	152	284,967	418,126	538,542	1·467	1·890
1885	207	153	261,073	462,057	479,889	1·770	1·838
1886	207	145	317,468	645,931	545,008	2·035	1·717
1887	232	159	335,040	680,142	581,424	2·030	1·735
1888	254	149	346,309	694,839	688,652	2·006	1·989
1889	255	148	553,452	775,300	910,902	1·401	1·646
1890	405	164	564,967	913,261	1,028,570	1·616	1·821
1891	493	356	970,723	1,226,410	1,472,646	1·263	1·517
1892	441	428	1,040,238	1,573,250	1,648,318	1·500	1·476

These results may be shown still more clearly by Diagram, as follows:—

Black in Diagram, 2.	Red in Diagram, 2.	Black in Diagram, 1.	Red in Diagram, 1.	Blue in Diagram, 1.
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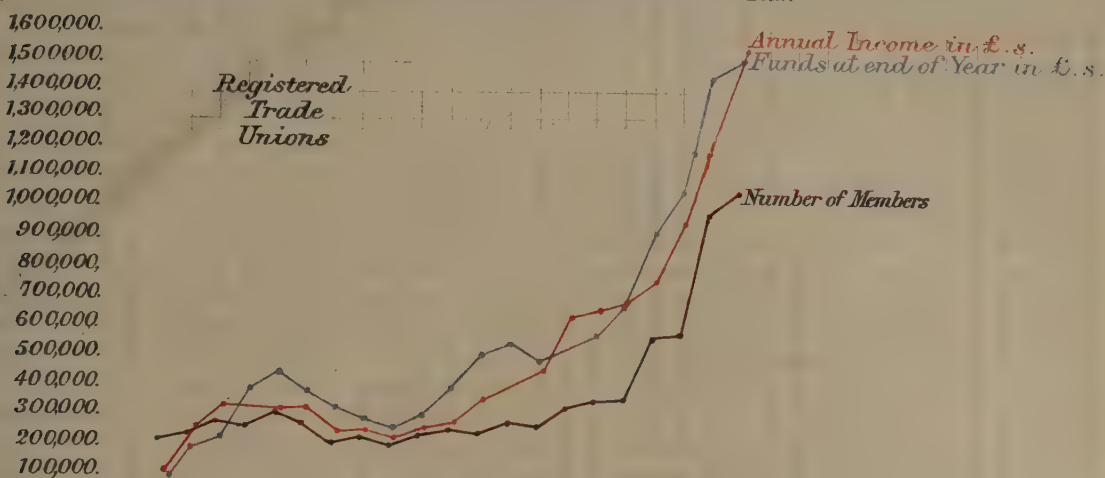
The Diagram is intended to agree with the above Table as closely as possible.

The

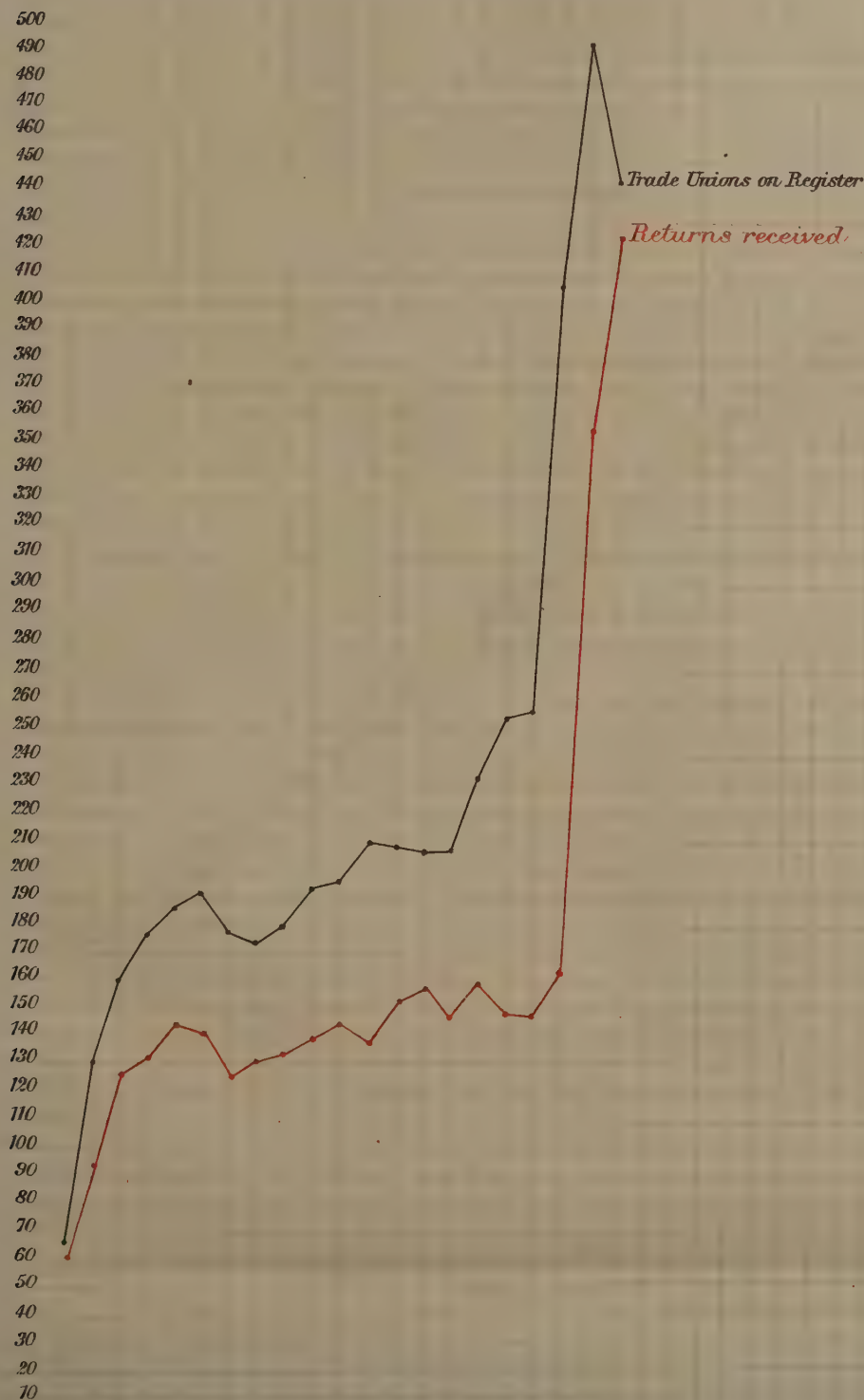
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1872 '73 '74 '75 '76 '77 '78 '79 '80 '81 '82 '83 '84 '85 '86 '87 '88 '89 '90 '91 '92 Year.



1872 '73 '74 '75 '76 '77 '78 '79 '80 '81 '82 '83 '84 '85 '86 '87 '88 '89 '90 '91 '92 Year.



The following Statement shows, in addition to the foregoing Report, particulars, the Amount of Annual Expenditure for the years Trade Unions. 1890-1892:—

TABLE XIX.

YEAR.	Number of Trade Unions		Number of Members.	Annual Income.	Annual Expenditure.	Funds at end of Year.	Average Income (per Member).	Average Expenditure (per Member).	Average Funds (per Member).
	On Register.	Making Returns.							
				£.	£.	£.	£.	£.	£.
1890	405	164	564,967	913,261	683,832	1,028,570	1·616	1·210	1·821
1891	493	356	970,723	1,228,410	1,044,880	1,472,646	1·263	1·076	1·617
1892	441	428	1,049,238	1,573,350	1,562,253	1,548,318	1·500	1·489	1·476

IX.—BUILDING SOCIETIES.

Upon information that the Keighley Model Building Society had carried on business without having obtained a certificate of incorporation under the Building Societies Acts, proceedings were taken, and two of the directors convicted of having committed that offence on five different days of meeting. Building Societies.

A return showing the number of new Building Societies of various classes registered under the Building Societies Acts in each year from 1874 to 1891; and the number of such societies which have since been dissolved, and the average duration, in years, of each dissolved society (forming an analysis and extension of the return of dissolved societies made in 1892, on the motion of Mr. Gerald Balfour, *see* page 48 of my last Report) was presented to the House of Commons on the 12th June by Mr. Herbert Gladstone. The return itself gives the particulars of each class for each year. The following is a summary of it for the whole period:—

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TABLE XX.—SHOWING, for the Period since the commencement of the Building Societies Act, 1874 (2nd November 1874)—

R.—The Total Number of New Building Societies of the various Classes Registered.

D.—The Total Number of Building Societies of each Class Dissolved.

Y.—The Average Number of Years' duration after Registry of each Dissolved Society at commencement of Dissolution.

CLASS OF SOCIETY.	R.	D.	Y.
Permanent - - - - -	570	218	6
Starr-Bowkett - - - - -	786	186	5
Ballot and Sale - - - - -	54	25	2
Mutual - - - - -	127	60	3
Mutual Allotment - - - - -	9	5	3
Self-Help - - - - -	53	36	3
Economic - - - - -	79	11	2
Richmond - - - - -	83	26	3
Industrial - - - - -	11	7	2
Simplex, Duplex, &c. - - - - -	10	10	1
Model - - - - -	229	31	2
Combination Provident - - - - -	22	19	1
Peoples' Modern - - - - -	7	5	2
Easy Payment - - - - -	11	11	1
Hearth and Home - - - - -	10	8	2
Perfect Thrift and Perfect Endowment - - - - -	107	3	2
Popular - - - - -	37	5	1
Other Terminating - - - - -	948	384	6
TOTAL - - -	3,153	1,050	5

An examination of this Table, and still more of the details given in the return itself, will support the assertion frequently made in these reports that many societies have been formed, especially among those which adopt names indicating a common promoter, without any hopeful prospect of carrying into effect their declared purposes or any public demand for their existence.

Another return, moved for by the Right Hon. W. L. Jackson, gives particulars of the properties in possession of Building

Building Societies. From this return, it appears that out of 2,371 incorporated societies, 219 withheld the information called for; 1,436 stated that they had no properties in possession, and 716 furnished particulars of their properties in possession, of which the totals are as follows:—

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TABLE XXI.

Original valuation of aggregate of properties	£.
in possession - - - - -	5,100,115
Aggregate amount of advances made on	
properties in possession - - - - -	4,342,182
Aggregate of debts due on properties when	
possession was taken - - - - -	4,120,457
Amount included in assets in respect of	
properties in possession - - - - -	3,715,166
Gross income for the year by way of rents,	
&c., derived from properties in possession	
(where stated) - - - - -	291,945
Gross outgoings for the year on the properties	
in possession (where stated) - - - - -	163,681

The disclosures in this return are grave, inasmuch as it is only in rare cases that the information is given in the balance sheets and annual statements of the societies. The publication of this return ought, however, to make it impossible for societies in the future to withhold this essential information from their members and the public. It seems strange that shareholders should ever have been willing to accept a statement, that so much is due to the society on its mortgage securities, without any inquiry as to how many of those mortgage securities had fallen into the hands of the society, and become practically worth only so much as might be realised upon them by collection of rents, or by sale.

It is not to be presumed from the circumstance that a society has had to take property in possession that it will necessarily lose money when the time comes to realise it; and indeed, the mere aggregate amount of properties in possession is not by itself a trustworthy basis of comparison between societies. It has to be considered in connection with the aggregate amount of the society's mortgages, and also with the amount of the society's reserve funds, for which purpose reference should be made to the last return of the annual statements of societies. (Parliamentary Paper, 348, Session, 1892.) In some societies, which apparently have large amounts of property in possession, the aggregate transactions are so much larger that the percentage of properties in possession to the total mortgages is really less than in the case of other societies, which apparently have smaller amounts of property in possession. In some cases, too, societies which have a large amount of property in possession have previously by careful management accumulated a reserve fund which is more than sufficient to meet any loss that may probably arise.

On the other hand, it is to be observed that when a society is

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compelled to enter into possession of property by the default of a borrower, there is almost a certainty that its capital will for a greater or less period be locked up and become unprofitable, as an inspection of the columns in the return for income and expenditure on properties in possession will show; and there is a strong probability of loss on the ultimate realisation, for a member whose property exceeded in marketable value the debt to the society would in the generality of cases be able to prevent it from falling into their possession. It may also be observed that the cases in which property falls into possession will, in general, be cases either of undue speculation on the part of the society or the borrower, or of a failure to realise the confident hopes with which the industrious member of a building society, for whose benefit these societies were originally devised, entered upon the purchase of the house, which he desired by the help of the society to make his own. From both points of view, the extent to which societies have had to take property into possession affords a rough measure of the extent to which they have failed to confer on their members the benefits the legislature expected they would derive.

Now that the amounts of the properties in possession of Building Societies have been in part disclosed, it is not to be wondered at that the question of how to make provision for losses has become one of great urgency to many societies. It is a curious illustration of the sanguine character of Building Society promoters, and also of the great confidence that used to be felt in these societies as profit-earning institutions, that comparatively few societies make in their rules a distinct and clear provision as to how losses which may arise are to be met. Provisions for paying out members on withdrawal the full amount of their subscriptions, with interest and bonuses out of profit, are common. Hence, when rumours of difficulty and loss arise, there is a great inducement to members to give notice of withdrawal and avail themselves of the too generous provisions of the rules, leaving the society as constituted by the members who are last in the race for withdrawal worse off than before. The decision of the House of Lords in the case of *Auld v. The Glasgow Building Society*, established that a mere resolution of the members cannot deprive a withdrawing member of any right he has under the rules, however his exercise of that right may be injurious to those members who remain; but it left unsettled the question whether an alteration of rule could do so. That has been settled in the present year in the affirmative by the Queen's Bench Division, in a case in which an order of the court was made commanding us to register an alteration of rules of a Building Society, affecting members whose notice to withdraw had expired but who had not been paid out by the society for want of funds. I cannot complain of the decision so long as societies act upon it in an equitable spirit; but, as Mr. Justice Wright himself observed, in giving judgment, it might be used in such a manner as to cause great injustice.

It had been the settled opinion and practice of this office that a time must come in the existence of the contract created by the rules of a society when the power to alter the contract conferred by the rules or by the statutes can only be exercised under a certain modification. That time would seem to come when the member had completely fulfilled all the conditions under the existing rules entitling him to the actual receipt and enjoyment of the benefits of the society, and when, therefore, the society was the only party to the contract by whom any duty remained to be fulfilled, viz., the duty of paying to the member the precise sum of money which was already fixed and ascertained by the rules to be paid to him. That a power on the part of the society at such a moment to turn round upon the member and by an alteration of rules back out of its part of the contract was to be implied in a general power for alteration of rules conferred by the statute had always appeared to us to be contrary to well known principles of English law, both as to contracts and as to the interpretation of statutes. It appeared to us that the power to alter rules given by the rules or by statute must necessarily be held to be qualified to the extent that it could only authorise a lawful alteration of rules; and that a rule which in effect said to a member, "You have done all there was for you to do to entitle you to 50*l.* from us; and we are under a present obligation to pay you 50*l.*; but we will pay you 25*l.* only," was neither lawful nor rational. The right acquired by a member was, in such a case, held to be, in the metaphorical language of the law, "vested": one which appertained to him as much as the clothes he was wearing, and which the other party to the contract had as little title to take away as to strip the clothes from his body.

A succession of recent cases had ignored all limitations of the right to alter rules, but none had gone so far as to enable the majority of the members to diminish the amount payable to member on withdrawal. While, therefore, we offered to register rules which (though equally objectionable in our own view) were covered by the decided cases, we refused to go beyond them. The learned judges decided against us, without even calling upon counsel for the society, and in the circumstances of the particular case which was before them, there is no reason to fear that more has been done than to compel from withdrawing members an equal contribution with others towards those losses which the original rules had wholly ignored; but I cannot shut my eyes to the prospect that the decision itself goes far beyond the facts of the case in question. The suggestion that the Court, while compelling the Registrar to register such a rule, might (notwithstanding Section 21 of the Act) find means to deprive it of any effect, is scarcely opportune, as the jurisdiction of the Court in Building Society disputes is ousted by the arbitration clauses of the Act; and the suggestion that the Registrar should take upon himself a discretion not given him by the Statute is one upon which he could not act. The

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provision of the Building Societies Bill, now before Parliament, requiring that the rules of every society shall determine the manner in which losses are to be provided for, offers a better remedy for the evils of the present system.

The 51 new Building Societies registered in 1893, were as follows:—

TABLE XXII.

Permanent	-	-	-	-	-	5
Oldham Type	-	-	-	-	-	3
Ordinary Terminating	-	-	-	-	-	10
"Starr-Bowkett"	-	-	-	-	-	5
"Model"	-	-	-	-	-	16
"Perfect Thrift"	-	-	-	-	-	5
"Mutual"	-	-	-	-	-	3
"Popular"	-	-	-	-	-	1
"Richmond"	-	-	-	-	-	1

The promoters' societies continue to form the majority of societies established, but are not nearly so numerous as in former years. The Starr-Bowketts have fallen from their high-water mark of 121 registered in 1881, to five; the "Models," of which 64 were registered in 1889, were this year only 16; the "Perfect Thrifts," have fallen from 37 in 1890 to five, and so forth. The following is a copy of a form of minutes prepared by one of the gentlemen active in forming societies of these classes, (for whose name I have substituted the initials "A. B.,") and furnished to a society to be filled up by the "promoters" at their first meeting.

THE FIRST

BUILDING SOCIETY.

RESOLUTIONS.

Promoters' meeting held on the day of 18 at .

Present,—

The following resolutions were passed:—

1. That Mr. preside.
2. That Messrs.

first eight directors for the purpose of establishing a become the
Society with Mr. A. B.'s copyright rules, books of account, prospectuses,
pamphlets, &c. Building

3. That we establish a Building Society for
under the guidance of Mr. A. B. until the first subscription night, to be
called the First Building Society, to consist of
not more than 399 ballot members and 100 purchase members.

4. That

4. That _____, of _____ be, and Report.
he is hereby appointed the secretary, and he shall give a guarantee in the sum of 100*l.* for the due performance of his duties, the society paying the premium. Building Societies.
5. That _____, of _____ be, and
is hereby appointed the solicitor.
6. That _____, of _____ be, and
is hereby appointed the surveyor.
7. That the registered office of the society be at _____
Rent thereof not exceeding 8*l.*
8. That the explanatory lecture be given by A. B. on
the _____ day of _____ 189 _____ at _____ o'clock, with _____ as
chairman.
9. That the subscription night be _____ from _____ to _____ o'clock.
10. That the directors' meeting be on the _____ in each month
at _____ o'clock p.m.
11. That the first subscription night be _____ day of
189 _____.
12. That the financial year close the end of _____ in every year, the
first being at the end of _____ 189 _____, and that the annual meetings be
held the _____ week in _____, and that the Secretary forward to the
founder, A. B., a copy of each year's balance sheet within 10 days after
each annual meeting.
13. That the first appropriation shall be made on _____ day
of _____ 189 _____.
14. That _____ be the society's bankers.
15. That A. B. supply 450 subscription books and rules, and also the
usual ledgers and other books, forms, pamphlets, seal, &c.
16. That we now authorise A. B. to supply the necessary printing matter,
&c., at a total cost of 48*l.* on condition that he is responsible therefor until
250 members have been enrolled, and we agree to pay him the said sum of
48*l.* on the first appropriation night.
17. That the salary of the secretary shall be as per rules, and commence
on the date of the opening lecture.
18. That A. B. incorporate the society.
19. That we also agree to pay A. B. the sum of 10 guineas when 250
members have been obtained, as the society's royalty for use of his copyright,
rules, and guidance, together with railway and other reasonable expenses
of himself or agent in establishing the society.
20. All fees and other payments due to A. B. shall be made to him at
[giving his address.]

[Signatures of four promoters.]

In another case of the like kind, in which the proprietor of the alleged copyright may be distinguished by the initials "C.D.," I am informed that he and four other persons only were present at the first meeting of the society. They appointed Mr. C. D.'s firm to be auditors, appointed a gentleman solicitor who had paid that firm 30*l.* for the appointment, as probably the secretary did likewise, and voted 35 guineas to that firm for their services. In this case, the rules contained provisions of the nature referred to by Mr. Ludlow in his report for 1886, and again in his evidence before the Building Societies Committee in 1893 (p. 33, q. 536) restraining the members from altering rules in which the officers are personally interested without the

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consent in writing of nine-tenths of the whole number of members. The officials have, up to the present time, availed themselves of these provisions to obstruct an attempt at amending the rules of the society.

The question whether the practice of buying and selling appropriations in building societies is or is not an offence against the Lottery Act has been again raised by Mr. Frederick Creedy, an independent witness before the Committee on the Building Societies Bill, who has addressed the Director of Public Prosecutions on the matter. This office has frequently drawn attention to the objections to the practice, which is certainly within the mischief against which the Lottery Act is directed, and the Registrar had indeed some years ago made a report to the authorities on the subject, but it has not been considered expedient to test the law by a criminal prosecution.

The disputes relating to Building Societies settled by the Registrar in 1893, were the following:—

1.—WITHDRAWING MEMBER: ALTERATION OF RULES.

Mr. Curtis Price for Mr. Kerswell; Mr. Arthur Powell for the Society.

After counsel had been heard and evidence given on both sides, counsel for the claimant applied to the Registrar to state a case. The following case was accordingly drawn up, and sent for their observations to the solicitors for both parties.

Case stated by the Registrar for the opinion of the Supreme Court of Judicature on questions of law, at the request of the plaintiff (Mr. Kerswell).

1. The plaintiff is the holder of 25 paid-up shares of 20*l.* each in the defendant society.
2. By the rules of the society, registered 7th May 1875, herein called the old rules, it was provided:

“XI.—*Alteration, Addition, and Construction of Rules.*

“1. Any of the rules of this society may be rescinded or altered, or a new rule made, at a special general meeting of the members convened for the purpose, pursuant to Rule VI. The circular convening the meeting shall specify the alterations and additions proposed, and no rescission, alteration, or new rule shall be made without the concurrence of three-fourths of the members present at such meeting. Any amendments relating to the particular rule to be altered or added to may be proposed; but no rule not mentioned in such requisition shall be in any respect altered or rescinded, except so far as the same may relate to the subject matter of any rule so mentioned in the requisition. All alterations in, or additions to these rules shall be duly registered, pursuant to 37 & 38 Vict. c. 42, s. 18.

“XXIV.—*Unadvanced Shares.*

“The stock or funds of the society shall be raised in shares of the following denominations:—

“(a) Paid-up shares of 20*l.* each, upon which interest shall be receivable by the member half-yearly at a rate to be determined by the directors, subject to Rule XII., Section 2, and the amount of which shall be repayable at one month's notice either from the member or the society.

“(b) Subscription shares, with accumulating interest, of 20*l.* each, realisable by monthly subscriptions of 10*s.* in a period of forty months, or by such other subscriptions and in such other period as the

the directors from time to time appoint for shares subscribed for after such appointment. Report.

"Each member shall pay such entrance fee as the directors appoint, with respect to the shares taken by him, not being less than 2s. 6d. per share. Building Societies.

"XXIX.—*Withdrawal of Unadvanced Shares.*

"1. Any member may, as provided by Clause 6, withdraw his unadvanced subscription shares on giving one month's notice in writing of his intention so to do to the secretary, and leaving his pass-book at the society's offices.

"2. The board shall have full power, from time to time, to limit the number of shares that may be advanced in one month, but all prior applications for an advance, notice of the acceptance of which shall have been given, shall have priority over notices of withdrawal.

"3. In case any share is withdrawn on which the member has been allowed interest for payments in advance, the directors shall deduct a proportionate part of such interest for the time not already expired (if any) in respect of which interest was allowed.

"4. Part of a share may be withdrawn, and the remainder continue in force, entitled to the same privileges, and subject to the same conditions as the original share. Such withdrawal shall be subject, however, to the consent of the board, and to any regulations they may make from time to time in respect thereto.

"5. The following fees shall be paid upon the withdrawal of unadvanced subscription shares, viz., 5s. per share if the share be withdrawn during the first year after it shall have been issued, and 2s. 6d. per share if withdrawn during any subsequent year, provided that the corresponding withdrawal fees in respect of shares fully paid up prior to the incorporation of the society shall be 1s. per share.

"6. Shares to be withdrawn shall be paid in rotation out of the fund arising from the subscriptions on account of shares advanced, according to the order of the applicants on a list kept by the secretary for that purpose; or if the directors should, from the number of applications for withdrawal, think it desirable, then in such manner that each member may receive an equal proportion of his subscriptions paid in, so that all such members may be simultaneously accommodated with a portion of their shares.

"7. Shares in course of withdrawal shall be subject to such conditions, payments, deductions, and regulations as the directors determine, having reference to the capital, means, liabilities, and general state of the affairs and funds of the society, and the directors may increase, reduce, or absolutely waive the payment of the withdrawal fees provided for by Clause 5 of this rule, or may suspend the payment of such withdrawal fees for any period they think expedient."

3. On 2nd March 1884 plaintiff gave notice of withdrawal of his shares. It is alleged by the society, but not admitted by the plaintiff, that he has waived such notice, and that it is not now subsisting; but as it is agreed by both parties that he gave a second notice of withdrawal on 10th February 1890, which is valid and still subsisting, it is not necessary for the purpose of this case to determine the question as to the validity or subsistence of the notice of 2nd March 1884.

4. On the 26th March 1890, more than one month after the date of the notice of 10th February 1890, the society, at a meeting duly convened for the purpose, under Rule VI. before recited, and of which meeting notice was sent to the plaintiff, adopted a new code of rules, which was registered on 5th June 1890. By these rules, herein called the new rules, it was provided:

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"85. Any

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"Members Withdrawing."

"85. Any member may, subject to Rule 86, withdraw his unadvanced A. subscription shares, on giving one month's notice in writing of his intention so to do to the secretary, and leaving his pass-book at the society's chief office. In case any share is withdrawn on which the member has been allowed interest for payments in advance, the directors shall deduct a proportionate part of such interest for the time not already expired (if any) in respect of which interest was allowed. Part of a share may be withdrawn, and the remainder continue in existence, and be entitled to the same privileges, and subject to the same conditions as the original share. In the event of the directors considering the assets of the society to be insufficient to meet the liabilities thereof, they may order, as a withdrawal fee, that a sum sufficient to discharge a proper proportion of such liabilities shall be deducted from the amount payable to any member on withdrawal. The decision of the directors as to the sum so to be deducted may be made either before or during the currency or after the expiration of the notice of withdrawal, but before compliance therewith.

"86. Interest shall cease on shares under notice of withdrawal from the date of such notice. Shares to be withdrawn shall be paid in rotation out of the fund arising from subscriptions on shares advanced, according to the order of the applicants on a list kept by the secretary for that purpose; or if the directors shall, from the number of applications for withdrawal, think it desirable, then so that each member on such list shall receive a pro rata proportion of his subscriptions paid in, so that all such members may be rateably accommodated with a portion of their shares. The directors may, if they think fit, pay the legal personal representatives of deceased members, or persons, entitled under Rule 83, in full, in priority to other members. The directors may reduce, or absolutely waive, the payment of the withdrawal fees provided for by Rule 85, or may suspend the payment of such withdrawal fees for any period they think expedient. Whenever any member wholly withdraws from the society all fees and other moneys then due from him shall be deducted from the amount which such member would otherwise be entitled to receive, and such member shall have no further right, or claim to, or upon, the funds of the society.

"Unadvanced Shares."

"90. The funds of the society shall be from time to time raised by means of shares of the following denominations:—

"(a.) Unadvanced shares allotted prior to the 1st January 1890. Every such last-named share, originally of 20*l.* nominal value, shall, as from the 1st January 1890, be divided into two shares, each of the nominal value of 10*l.*, and which shall be designated A shares and B shares, respectively. Payments made before or after, in respect of any share allotted prior to the 1st January 1890, shall be applied first in respect of the said A shares and then in respect of the said B shares.

"(b.) Paid-up shares (to be also designated A shares) of 10*l.* each. The amount of every A share, when fully paid up, shall be payable at one month's notice, to be given by the member holding such share, subject to the provisions of Rules, Nos. 85 and 86, but interest shall cease on such share from the date of the notice to withdraw the same.

"(c.) Subscription shares of 10*l.* each, to be also designated A shares (with accumulating interest until fully paid up), to be paid up by cumulative monthly subscriptions of 10*s.* each, or by such subscription over such period as the directors from time to time appoint.

"94. The unadvanced B shares shall not, unless the directors, which they shall have power to do, think fit from time to time to make payments on account of such shares, be withdrawn until the whole of the properties mortgaged to, or in the hands of, the society on the 31st day

day of December 1889, shall have been freed from the charges thereon, or realized; and any loss sustained in respect of such properties shall be rateably apportioned among the unadvanced B shares.

" 97. The funds of the society shall be applied—First, in payment of all liabilities and expenses authorised by the directors, or otherwise, under these rules. Secondly, in payment of interest, dividends, or bonuses due to the holders of unadvanced A and B shares, or otherwise, according to the Provisions of these rules. Thirdly, in making advances to members in manner herein provided; and, lastly, in repayments to members on withdrawal.

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" Dissolution.

" 123. This society is permanent, but may be dissolved by the consent of three-fourths of the members holding not less than two-thirds of the total number of shares in force, testified by the signatures to the instrument of dissolution, in the form prescribed by the regulations of the Secretary of State. In the event of such dissolution or winding-up of the society, either voluntarily or otherwise, the assets shall be divided, *pro rata*, amongst all the members according to the amount of their several investments, subject to Rule 94, and no member shall claim priority over another member by reason of his having previously given notice to withdraw all, or any portion, of his unadvanced shares, or on any other grounds."

5. Complete printed copies of the old and new rules, respectively, are annexed to and form part of this case.

6. The society has not at any time since the first notice of withdrawal was given by the plaintiff had funds sufficient to meet the claims of its depositors and other creditors, and is not, therefore, even now able to pay a withdrawing shareholder. If its affairs were wound up there would be a considerable deficiency.

7. The questions of law for the opinion of the court are :—

First.—Whether paid-up shares as defined by paragraph (a) of Rule XXIV. of the old rules are subject to the operation of paragraphs 6 and 7 of Rule XXIX. of the old rules, or whether such paragraphs relate only to subscription shares as defined by paragraph (b) of Rule XXIV. only.

If the court shall answer the first part of the first question in the negative, then :

Second.—Whether the plaintiff, as a holder of paid-up shares, the amount of which is by the old rules, Rule XXIV., to be repayable at one month's notice either from the member or the society, is affected by the new rules made after one month had expired from the notice of withdrawal given by him to the society, but before payment had been made, or (by reason of liabilities and for want of funds) become possible under it.

If the court shall answer the first part of the first question in the affirmative, then :

Third.—Whether the plaintiff, having given notice of withdrawal, and become entitled, according to the old rules, to "be paid in rotation out of the fund arising from the subscriptions on account of shares advanced according to the order of the applicants on a list kept by the secretary for that purpose, or, if the directors should, from the number of applications for withdrawal, think it desirable, then in such manner that each member may receive an equal proportion of his subscriptions paid in, so that all such members may be simultaneously accommodated with a portion of their shares; . . . subject to such conditions, payments, deductions, and regulations as the directors determine, having reference to the capital, means, liabilities, and general state of the affairs and funds of the society," is affected by the new rules made

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before any payment has been made to him under his notice, and before any determination had been come to by the directors upon the manner of payment, and the conditions, payments, deductions, and regulations to be imposed on withdrawing members.

The claimant's solicitor neither returned the case nor took any steps in the matter, and on 18th July notice was given him that the registrar would proceed to make an award. Held (on the authority of *R. v. Brabrook*, Q.B., 7th August 1893), that Mr. Kerswell was bound by the new rules. Held also that he had waived the first notice.

Award accordingly.—*Kerswell v. Town and County Permanent Benefit Building Society*. Hearing, 17th February 1893; award, 22nd August.

2.—WITHDRAWING MEMBER.

The claimant alleged that the society admitted that she was a member, and the holder of five fully paid up shares, amounting to 250*l.*, and that she gave notice of withdrawal on 11th August 1892.

The society, however, denied that the money was yet payable under the rules of the society, Rule 86 providing, *inter alia*, that withdrawing members shall be paid in rotation, according to priority of notice, subject to certain conditions set out in the said rule, and alleged that the claimant's turn to be paid in rotation under the said rule had not yet arrived. They proposed to support their case by the evidence of Mr. W. H. Mayers, the secretary.

At the hearing, Mr. Vincent appeared for the claimant, and Mr. Channell, q.c., and Mr. Holloway for the society. The secretary of the society proved that claims for withdrawal, amounting to 87,498*l.* were in advance of Mrs. Bailey's; that the funds recorded since her notice of withdrawal was given, amounting to 51,639*l.*, had all been applied to pay depositors, who had precedence of withdrawing members, and that there were deposits amounting to 29,915*l.* still to be paid off before anything could be paid to the shareholders. Award, that she was not now entitled, nor otherwise than in rotation, under the rules. She to pay 1*l.* fee, but no order as to other costs.—*Mrs. K. A. Bailey v. Monarch Investment Building Society*, Hearing, 17th November 1893; award, 12 December.

3.—WITHDRAWAL.

The question for determination was the proper construction of Rule 30, which is as follows :—

"No member shall receive back his subscriptions until five years from the date of the incorporation of the society; or, if admitted after that period, until expiration of 12 months from the date of his entering the society.

"Three months' notice in writing to the secretary must be given by the member desiring to receive back his subscriptions. Working expenses (1*s.* 3*d.* per share per annum, or part thereof, from the date of incorporation), and fines due, also the amount of dividend received, must be deducted.

"Withdrawals can only be paid from repayments of advance due and paid after such notice has been received. The board may order the payment of withdrawals by instalments in the event of there not being sufficient funds in hand at the time the notice expires."

The member contended that paragraph 1 did not prevent a member giving notice at any time; that under paragraph 2 the secretary was bound to receive such notice; and under paragraph 3 the directors were bound to save up all repayments due and received thereafter.

The society contended that notice of withdrawal could not be received until five years, or at any rate four years and nine months from the incorporation, and could not be paid except from deposits due and received after that date.

Held, that the member was right, and award accordingly. Fees to be paid by the society.—*Digges v. Runcorn District Peers Economic Building Society*; award, 12 December 1893.

G. C. Freeborn,

4.—LOSSES.

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G. C. Freeborn, holding five shares, died 18th November 1886. G. Freeborn, his father, took out administration on 20th September 1887, and gave notice of withdrawal in January 1888. By Rule 38, "any member wishing to withdraw . . . may by giving one month's notice to the secretary . . . (in the case which happened) "receive the whole of his subscriptions (less all fines and fees due) ; but such member withdrawing to receive his profits or bonus after the first year without any deduction." Provision was also made for payment in rotation, as soon as a sufficient amount of funds shall have come in ; and if not paid within six months, for interest at the Post Office rate until payment. No provision was made for losses. In 1888 it was ascertained that losses had occurred, and it was believed that loss had arisen before 1886. G. Freeborn died 24th July 1892, and plaintiff took out administration with the will annexed to his estate. The society had suspended withdrawals from the time the losses were discovered ; but there were now only two notices prior to Freeborn's, and the society had 1,550*l.* in hand. The amount standing to the credit of the account, according to the society's balance sheet, was 50*l.* cash, and 1*l.* 1*s.* 9*d.* "profit." Plaintiff stated that he was willing, notwithstanding the provisions of the rule, to make a reasonable contribution towards the losses, and offered 6*l.* 1*s.* 9*d.*, making the amount payable to him 55*l.* This was agreed to by the representative of the society, and award made accordingly within 14 days.—*Binyon administration of Freeborn, deceased v. London and North Western Permanent Building Society*, 31 January 1893.

5.—RIGHT TO APPROPRIATION.

Mr. W. B. Brock entered the society at its commencement in 1881 and subscribed for six shares. In March 1887, he took advantage of Rule IV. (8), which provides that any member who holds more than one share, and who from any cause is unable or unwilling to continue his subscription on all of such shares may consolidate his interest in the society, by surrendering any number of such shares and transferring any subscriptions that may have been paid in respect of them to the credit of his remaining shares, and in such case he shall not be required to pay any further subscriptions in respect of such remaining shares until the total amount of weekly subscriptions that would otherwise have been payable in respect of them shall amount to the sum transferred from the surrendered shares. Accordingly, he reduced his shares from six to three, and was released from any obligation to pay subscriptions until some time in 1893. By Rule III. (2) each member is required to pay 2*s.* yearly (quarterly per share) for working expenses, to be payable in advance in May and November. No demand was made upon him for such payment, and no such payment was made by him between March 1887, and March 1893. On 22nd March 1893 an appropriation by ballot was made, and he was declared the winner of it. By Rule III. (6) no member can participate in an appropriation, unless . . . he is clear upon the books of the society up to the subscription night before the appropriation. If "clear upon the books" refers to subscriptions only, Mr. Brock would have been clear ; if it refers to the payment for working expenses also, he would not have been clear. The books of the society were so kept that the subscriptions and working expense payments were entered when made, and the total amount due for working expenses was entered in the ledger and balance sheet.

Held that a member could not be clear upon the books unless he had discharged himself of all his obligations to pay under the rules.

Award that Mr. Brock is not entitled to the appropriation.—*Brock v. South Lambeth Provident Mutual Building Society*. Hearing 11th August ; award 16th August 1893.

6.—MISTAKE IN APPROPRIATION.

Mr. Gibbison in person ; no appearance for Society.

On 13th February 1891. an appropriation meeting was held. By Rule 19, "if the registered number drawn belong to a member who is clear on the books,

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books, the chairman shall take a vote declaring such member entitled to an advance equal in value to the shares held under such number." Register No. 290 was drawn, but the secretary informed the chairman that the member, Miss Thompson, was not clear upon the books, and the chairman accordingly did not take a vote, but proceeded with the drawing, when No. 99 was drawn, and the member, John Gibbinson, was voted to be entitled to the advance. On being informed of this by the secretary, he accepted the appropriation, and expressed a wish to sell it. It was afterwards discovered that a payment made by Miss Thompson had been credited in error to register No. 291 instead of 290, and that she was clear on the books and ought to have been declared entitled to the appropriation. Upon the advice of their solicitor, the board on 13th March granted the appropriation to Miss Thompson, and refused to complete the transaction with Mr. Gibbinson.

Held that they were wrong, that as the condition of the rule as to taking a vote had not been fulfilled, the appropriation was not duly granted to Miss Thompson; and that, whether she would have had any remedy against anybody or not for the mistake, the appropriation belonged to the person whom the meeting had declared to be entitled to it.

Award that John Gibbinson is entitled to the benefit of the appropriation made on the 13th February 1891. To be complied with within three months.—*John Gibbinson v. Harrogate, Knaresborough and District 820th Sturt-Bowkett Building Society*. Hearing 5th October 1893; award 6th November.

7.—RIGHT TO APPROPRIATION.

Edmund Mynett was the member successful in the ballot for an appropriation on 27th June 1893, but as he was 2s. in arrears was not declared entitled to it.

On the 20th June he had sent a messenger with 10s. to clear him on the books; the director in attendance took 5s., returning 5s. change, and entered the 5s. as for 27th June.

Held that the mistake of the director did not excuse the member for not having paid his arrears, as it was the member's duty to know what he owed and to pay it.

Award that Edmund Mynett is not entitled to the benefit of the appropriation balloted for on 27th June; no order as to costs.

To be complied with and conformed to on the publication thereof.—*Mynett v. West Bronwich, Oldbury, and Langley Perfect Thrift Building Society*; award 13th December 1893.

8.—RIGHT TO APPROPRIATION ON DEATH.

Albert Samuel Pepperdine, was holder of two shares in the Society. On 13th June 1893, his weekly subscription of 1s. was not paid, by the inadvertent neglect of his daughter. On 16th June he died.

By rule 13 in case of death of a member if clear on the books at the time of death the next appropriation shall be deemed to belong to such deceased member's estate, and may be sold by his personal representatives.

The claimant, as widow of the member, applied for this privilege, or rather for two sums of 8l. as its equivalent in respect of his two shares, but it was refused on the ground that her husband was not clear on the books at the time of death.

Held that the society was right in this contention; and award that F. M. Pepperdine be paid the subscriptions due to her late husband, but nothing in respect of the appropriation.

No order for payment of costs.

To be complied with within 14 days.—*Mrs. Fanny Marie Pepperdine v. 3rd Hulme Perfect Thrift Building Society*. Hearing 15th December 1893; award 19th December.

9.—SOLICITORS' FEES.

By rule 12 of the Society, its solicitors were to prepare all legal documents relating to advances on mortgage. All legal expenses to be paid by

by the member purchasing the property. The solicitors were to receive Report.
 fees as per scale :—

“*Mortgage to the Society.*”

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“Item 2. For the preparation and completion of the purchase deed, except stamps and parchment, and the money out of pocket for registering and enrolment, if either should be requisite, 3*l.* 3*s.*”

The Solicitor claimed that the drawing, engrossing, and perfecting registration of a memorial of a purchase deed in the Middlesex registry was not included in this charge of three guineas. Held that it was included.

“Item 3. For the preparation and completion of the Mortgage to the Society (exclusive of the money out of pocket) for registering or enrolment and stamps, if either should be requisite, 3*l.* 3*s.*”

The parenthesis in this clause is evidently misplaced ; and the solicitor claimed that a like Memorial as in the former case of a Mortgage was not included in this charge of three guineas. Held that it was included.

“Item 4. Searching for Judgments not to exceed 13*s.* 4*d.*, including fees.”

The Solicitor claimed that,—

(*a.*) searching for judgments against a Vendor, and also searching for judgments against a Mortgagor.

(*b.*) searching for incumbrances in the Middlesex Land Registry against a Vendor.

(*c.*) the like searching for Incumbrances against a Mortgagor,

were not included in this charge of 13*s.* 4*d.*

Held that he was right in this claim.

Hearing 6th October ; Award 7th November 1893. *Wills v. Provident Association Mutual Benefit Building Society.*

10.—FRAUD OF SECRETARY.

James Davies was owner of Pass-book 66. On 16th October 1883, 6*l.* 18*s.* was transferred to credit in that book, from the account of W. E. Aslington and on 9th July 1885, 11*l.* 2*s.* 6*d.* was transferred from register number 100. In 1887 it was discovered that the secretary had misappropriated those moneys, and reissued the shares, and the society repudiated the transaction. The trustees of the society under its instrument of dissolution put in an answer, but did not appear at the hearing or make any reply to a letter from the registrar.

In the instrument of dissolution as registered a sum of 24*l.* 16*s.* 3*d.* only is inserted against the signature of James Davies, which is exclusive of the amounts claimed, but James Davies furnished a statutory declaration that the amount was not written there by him or when he signed the instrument, but must have been added after his signature.

Held that James Davies was entitled as claimed and award accordingly.—*Davies v. Custom House 552nd Starr-Bowkett Building Society.* Hearing 4th August 1893 : award 27th September.

11.—TERMS OF REDEMPTION.

The late secretary of the society absconded in the year 1887, having defrauded Mr. Dawson of 33*l.* 5*s.* He came to an agreement with the Directors of the Society to share the loss, which with consequential fines amounted to 37*l.* 7*s.* 6*d.* They accordingly credited him in the account with 18*l.* 13*s.* 9*d.*

In 1893 he contemplated redemption, and applied to have the other 18*l.* 13*s.* 9*d.* granted to him, but the Board did not comply. He paid the full amount under protest, and appealed to the Registrar. He obtained from an independent accountant a statement of his account as he considered it ought to stand, but the only material difference between it and the account prepared by the society arose from the 18*l.* 13*s.* 9*d.*, and interest thereon

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thereon. He asked that the society should be ordered to contribute to the charges of the accountant, that the fines should be reconsidered and reduced, and that some of the items in the society's solicitor's bill should be reduced.

Held that he was bound by his agreement with the society in the matter of the 18*l.* 13*s.* 9*d.*; that the society was not bound to contribute to the charges of his accountant; that the fines being according to rule could not be reduced; and that this office could not tax the solicitor's bill.

Award that he was not entitled to have anything refunded to him out of the amount paid for redemption, and that 1*l.*, the fee payable for the award be paid by him.—*Alfred Dawson v. Fulham, Hammersmith, Chiswick Permanent Building Society.* Hearing 24th November 1893; award 28th November.

12.—IRREGULAR UNION.

Mr. Marshall (instructed by Messrs. Marshall & Marshall) for Plaintiffs; Mr. Ward (instructed by Mr. Stour) for Society.

The claimants were members of the West Kensington and Fulham Building Society, and notice of union of that society with the General Gordon Building Society was registered in the year 1889. On 19th February 1892, the rules of the General Gordon Society were altered so as to enable it to be dissolved by a mere majority at a meeting, and in July 1892 it was accordingly dissolved, and Mr. R. A. Enright was appointed liquidator. Counsel on behalf of the society now admitted that the union was invalid, and that the complainants were therefore entitled to be placed as nearly as may be in the same position as if it had not taken place.

The assets of the West Kensington Society, at the time of the union, were four mortgages from R. A. Enright, and one from J. Hurst. Hurst's had been repaid in full, and the proceeds applied towards the costs of a chancery suit between one Dennis and the society. At the meeting of 19th February, Enright offered to pay up the principal advanced to him in full, upon the society foregoing its claims for fines and premiums. This was agreed to. When Enright had been appointed liquidator, he indorsed a receipt upon these mortgages, and on the 8th August 1892, deposited them in his own name, as his unencumbered property, with the Shoreditch Branch of the London and County Bank, as security for advances. He had not in fact repaid the amounts due to the society on the mortgages, except to a certain extent, by buying and consolidating the shares of other members, but he intended to use the advances made by his bankers to meet the claims of shareholders as made upon him.

These matters having been proved at the hearings of 27th January and 10th February, an adjournment was taken to the 21st February, in order to allow of an inspection of the books of the society by an accountant on behalf of the complainants. Mr. Lovering, the accountant, was then examined in detail as to the transactions of the society, and counsel for the society asked for another adjournment to have the books examined by an accountant on its behalf.

At the adjourned hearing on the 24th March, an agreed statement, signed by both accountants, was put in, from which it appeared that on 30th July 1889, the date of the alleged union, the West Kensington and Fulham Society owed its shareholders - - - - - 1,550 3 4
And to other creditors - - - - - 10 - -
But had a further surplus of - - - - - 193 15 7

£. 1,753 18 11

Its assets being—

Mortgages from Enright, including premium and fines £. s. d.
1,443 14 6
Mortgage from Hurst - - - - - 310 - -
Cash - - - - - - 4 5

£. 1,753 18 11

In

In consequence, however, of the law costs incurred, these funds had been considerably diminished.

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Held that,—

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1. In the union between the West Kensington and Fulham Building Society and the General Gordon Building Society, the requirements of the Building Societies Acts were not fulfilled, and the plaintiffs being members of the General Gordon Society, who were formerly members of the West Kensington Society, are entitled to be put as nearly as may be by the General Gordon Society into the same position as if such union had not taken place.

2. The moneys intended to be received by the several mortgage deeds granted by Robert Alfred Enright to the West Kensington and Fulham Building Society have not been received either by the West Kensington Society or by the General Gordon Society, or by any person on their behalf; and the statutory receipts indorsed on such mortgage deeds by the said Robert Alfred Enright as liquidator of the General Gordon Society have been so indorsed without authority.

3. That the shares consolidated with others ought to be counted as contributing to the deficiency.

Award :—

1. The General Gordon Building Society shall pay to—		£.	s.	d.
Alexandra Elizabeth Slade	- - - - -	1	18	5
Thomas Herwin Holding	- - - - -	16	6	10
William Shephard	- - - - -	15	2	4
George Samuel Hunt	- - - - -	4	19	10
Charles Frederick Hunter	- - - - -	5	-	6
William Partington	- - - - -	20	5	4
William Leather	- - - - -	26	16	-
Susannah Bayley	- - - - -	1	18	5

2. The costs of this award shall be paid to the extent of 30-391st parts thereof by the plaintiffs, in the proportion of his number of shares in the society held by them respectively, and to the extent of the remaining 361-391st parts thereof out of the funds of the General Gordon Building Society.

3. This award shall be complied with and confirmed to within 21 days from the date thereof.—*Slade and Others v. General Gordon Building Society*. Hearings, 27th January, 10th and 21st February, and 24th March 1893; award, 13th April.

Two disputes arising out of the affairs of the Meteor Building Society, another of the societies of which Mr. R. A. Enright is the liquidator, are now pending.

With regard to the dissolution of Building Societies by instrument, two mistakes are not uncommonly made. It appears to be frequently thought that the registry of an instrument of dissolution destroys the corporate character of the society. For this there is no foundation. The society exists as a corporate body until notice of the termination of the dissolution has been registered. With regard to the officers called in the Act "trustees for the special purpose of the dissolution," nothing whatever vests in them as such. In some cases, societies have been so ill-advised as to execute deeds vesting their property in these trustees. The only effect of their doing so is to deprive their members of the right to vacate the mortgage by an endorsed receipt and of the other privileges of the Building Societies Acts. No such vesting is either required or contemplated by the Acts. The other mistake sometimes made by trustees is that the registry of an instrument of dissolution entitles them to call upon the members who have executed mortgages to pay up at once

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the balance due in advance of the payments required by the mortgage deed and the rules. All that the Act says is that an instrument of dissolution shall be registered in the same manner as an alteration of rules and shall be binding on all the members of the society. The rules of the society, therefore, continue in force until the termination of the dissolution, so far as they are not altered by the instrument and are consistent with the circumstances. Unless the instrument contains an express direction that members are at once to pay up the balance of their advances, the rule as to payment by instalments continues in force. The case of the *London Provident Building Society* relates only to a society in course of winding up by the Court; not to a society under an instrument of dissolution. Even so restricted, the case is an example of the unforeseen consequences arising from the application of the law relating to winding up companies to bodies which are differently constituted.

X.—LOAN SOCIETIES.

Loan
Societies.

Twelve new societies were certified under the Loan Societies Act (3 & 4 Vict. c. 110).

The following is a summary of the return relating to Loan Societies for the year ending 31st December 1892, presented to both Houses of Parliament in compliance with the requirements of the Loan Societies Act (3 & 4 Vict. c. 110), but not ordered by either House to be printed; together with a comparison of its results with those of the previous year:—

TABLE XXIII.

	Total.	Increase in 1892.
Number of societies making returns - - - -	358	60
Number of members - - - - -	40,492	5,916
Amount actually advanced and paid by depositors and shareholders in the year.	£. 92,935	£. 9,440
Total amount due to depositors and shareholders -	£. 290,582	£. 31,868
Sums in borrowers' hands - - - - -	£. 269,880	£. 28,173
Amount circulated in the year - - - - -	£. 381,454	£. 38,384
Number of applications for loans - - - - -	78,570	£. 13,538
Number of borrowers to whom loans are granted -	68,823	10,706
Amount paid for interest by borrowers or sureties -	£. 20,827	£. 1,963
Expenses of management - - - - -	£. 11,276	£. 1,462
Net profits, after paying expenses - - - - -	£. 15,115	£. 2,324
Loss (if any) during the year - - - - -	£. 4,734	£. 3,055
Number of summonses issued - - - - -	3,204	659
Number of distress warrants issued - - - - -	454	95
Amount for recovery of which summonses were issued -	£. 7,372	£. 1,348
Amount recovered.	£. 5,541	£. 648
Amount of costs incurred by society in recovering loans.	£. 825	£. 136
Amount of costs paid by borrowers or sureties - -	£. 567	£. 80

The general increase over the returns for 1891 is due to the measures which have been taken by the Office to procure the returns

returns from many societies, which had previously neglected to make them. The defaulters were mostly small societies; for only 22 societies instead of 25, as in 1891, returned more than 300 members, the largest continuing to be the "Surprise," Churton-street, Pimlico, though its members have been reduced from 1,100 to 750. The next are the Crawford-street Society, with 686; the Camden Society with 651; the Portsea and Millstone Lane, Leicester, Societies, with 617 each; and the Hampstead Society, with 502. Nine societies have 400 and over.

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Only five out of these 22 societies have capital belonging to the members in excess of 3,000*l*. These rank from 3,218*l*. to 5,381*l*. Only one of these has more than 10*l*. per member. The total number of societies with more than 3,000*l*. capital is 13, two less than in last year. Of these, one at Nottingham has 4,787*l*. belonging to its four members; one at Bradford, also, with only five members, has 4,195*l*.; two at Hull, with 14 and 15 members each, respectively, have, 4,833*l*. and 3,110*l*.; one at Nottingham, with 17 members, has 15,697*l*.; and one at Bradford, with 34 members, 4,200*l*.

It may be curious to observe whether these societies of small capitalists bear more hardly on their borrowers than the generality of Loan Societies. If the relation of the summonses and distress warrants to the amount circulated may be taken as a test of this, it would seem that it is so. The summonses were 8½ per 1,000*l*. calculated on the general average; in these six societies they were 23: the distress warrants, which were on the average 1¼ per 1,000*l*., rise in these societies to 2¾ per 1,000*l*.

XI.—SCIENTIFIC AND LITERARY SOCIETIES.

The three societies which obtained certificates for exemption from rates under the 6 & 7 Vict. c. 36, were:—

Scientific
and Literary
Societies.

The Walthamstow Literary and Scientific Institution, Essex.

The Exeter Working Men's Literary Society, Devon.

The Sanitary Institute, London.

As already mentioned, a society for the promotion of the Art of Wood Engraving was registered as a specially authorised society.

XII.—SAVINGS BANKS.

Defalcations having taken place in the Sudbury Trustee Savings Bank, the Lords of the Treasury were satisfied on the representation of the Commissioners for the Reduction of the National Debt, that there was good reason for causing an examination to be made into the affairs of the bank. Their Lordships accordingly applied to a judge of the High Court for the appointment of Mr. Cyril Dodd, Q.C., M.P., as a Commissioner

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to hold a local inquiry under the Trustees Savings Banks Act, 1887, and informed me that he had been so appointed. It appeared that many trustees of Friendly Societies had deposited money in this bank and inquiries were made of me on behalf of these societies, whether they could lawfully employ their funds in taking legal proceedings to recover such money. I informed them of Mr. Dodd's appointment, and added that there was no necessity to incur any legal expense, as this office had full authority to determine any dispute between a depositor and the Trustees of the Savings Bank.

The following are extracts from Mr. Dodd's report :—

The bank was established in 1822. In 1844 there were 751 depositors with 22,902*l.* standing to their credit. In 1884 the number of depositors' accounts was 1,009 and the funds of the bank amounted to 47,767*l.*, which seems to have been the highest amount at any time during the existence of the institution. In October 1893, at which date the bank ceased to carry on business, the number of depositors' accounts was 702, and the amount of the funds 17,976*l.*

As will be seen from what follows, the sum of 17,976*l.* is not a true measure of the liabilities of the bank, owing to the misconduct of Henry Cronin Pratt, the actuary, whose defalcations and falsifications, extending over a period of many years, have led to the deficiency which has been discovered, amounting to more than 17,000*l.*; the depositors' books, which form the only basis for estimating the liability, showing claims, including interest to the 20th November 1893, amounting to over 35,000*l.*

On the 21st August 1893 a letter was sent to the trustees by the Trustee Savings Banks' Inspection Committee, announcing that their inspector, Mr. W. C. Jackson, would make his first visit to the Sudbury Savings Bank on the 29th of that month.

As a matter of fact, Pratt was in Scotland when the intimation of Mr. Jackson's intended visit in August was received, but, although he returned to Sudbury after a fortnight's holiday, he led the inspection committee to believe that he was still absent, not only by causing letters to be forwarded from Edinburgh, alleging he was detained there by illness, but also by getting Barwick to write letters and telegrams at his dictation, representing that the actuary was still away from Sudbury. (For letters and telegrams *see* Appendix B.)

Pratt would be well aware that the very circumstance of his supposed absence from the bank would tend to allay any suspicion attaching to his applications to defer Mr. Jackson's visit, and in this he was not mistaken. The inspection committee could hardly have suspected that when Pratt was really absent, he would be allowed to place the books of the bank under lock and key, leaving the trustees to carry on the business by means of loose sheets of paper, from which the transactions were posted into the cash-book and ledgers on his return. And yet this appears to have been the case.

At length, however, Pratt could stave off the evil day no longer. The inspection committee definitely fixed the 24th October as the date for Mr. Jackson's visit, and on Sunday the 22nd October the evidence shows that Pratt was making preparations for flight.

Pratt appears to have adopted four separate methods of fraud :—

In the case of withdrawals—

(1.) By inserting in the cash-book a fictitious withdrawal entry to an account from which no withdrawal was made by the depositor.

(2.) By falsifying in the cash-book the amount of a genuine withdrawal by the alteration or addition of a figure.

In the case of deposits—

(3.) By making no entry in the cash-book of the amount deposited, and

(4.) By

(4.) By entering in the cash-book a smaller sum than that actually deposited. Report.

By far the greater number of the fraudulent entries occur among the withdrawals (methods 1 and 2), the deposits obviously presenting less scope for fraud owing to their restricted amounts. Savings Banks.

The question at once arises how Pratt could tamper during so long a period and to so large an extent as he did with the entries in the cash-book. Undoubtedly it was rendered much easier by the absence of any proper "manager's-book" in which the trustee might have entered the transactions as they took place, and established a check upon the amounts in the actuary's cash-book; but when, as is abundantly shown in the evidence, most of the trustees were ready to accept from Pratt any figures he chose to give them, and to sign such figures in the summary-book as amounts received and paid out respectively, without any independent verification of their correctness, further explanation seems to be unnecessary.

Even the trustees who attempted to keep a check did not altogether succeed in defeating Pratt's object, as, although they may have recorded each transaction on their separate sheet of paper, they left a loop-hole for fraud by allowing the actuary to hold over amounts ostensibly for the purpose of being sent by post or being paid to depositors after office hours. In these cases it is to be surmised that the trustees were shown a sham pass-book.

This would present no difficulty seeing that Pratt was himself allowed to print the pass-books, and that no check was kept on the number printed.

Pratt was a very able book-keeper. His accounts were well kept, neatly written, and accurately balanced. Some erasures are to be seen, however, but even these are neatly made, so as to be often difficult of detection. His returns rendered to the National Debt Office and inspection committee were so well prepared, and so apparently satisfactory, as to convey the impression that the accounts of the bank were in perfect order.

Perhaps the most striking feature of the evidence, as a whole, is the complete ignorance of the trustees with regard to their statutory obligations.

It is prescribed in the Act of 1863 (Section 6) that certain checks are to be maintained and duties performed, which may be summarised as follows:—

(1.) That not less than two persons, one of them to be a trustee or manager, shall be present on all occasions of public business, and be parties to every transaction of deposit and repayment, so as to form at least a double check on every transaction with depositors.

(2.) That the depositor's pass-book shall be compared with the ledger on every transaction of repayment, and on its first production at the bank after each 20th day of November.

(3.) That every depositor shall once in every year produce his deposit-book at the office of the Savings Bank, for examination.

(4.) That no money be received from or paid to depositors, except at the office of the Savings Bank, and during the usual hours for public business.

(5.) That an auditor be appointed with certain specified duties, and his report be rendered not less than once in every half-year.

(6.) That an extracted list of the depositors' balances, made up to the 20th November, be exhibited at the office of the Savings Bank, for the inspection of the depositors.

(7.) That the trustees shall hold meetings once at least in every half-year, and shall keep minutes of their proceedings in a separate book provided for the purpose.

I will deal with these points seriatim—

(1.) The evidence of Messrs. Smith and Mason conclusively proves that Pratt was often left by himself during business hours, and this is corroborated by the evidence of depositors. In addition, on some occasions, at any rate, Pratt irregularly substituted for himself W. H. Double, schoolmaster.

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(2.) No comparison appears to have been made between the pass-books and the ledgers by any of the trustees. Pratt had the ledgers by his side during business hours, but the entries therein, as a general rule, seem to have been made subsequently. The utmost a trustee appears to have been allowed to do was to verify an individual entry. There was no evidence that any trustee ever made an intelligent inspection of a ledger account, whilst many of them seemed unaware of the existence of the ledgers, and some were unable to appreciate the difference between a ledger and a cash-book.

(3.) There is no evidence to show that the depositors' pass-books were not annually produced at the office for examination; indeed, the fact that the interest has in most cases been inserted, tends to show that they were so produced. This matter, however, like everything else, was left to the actuary.

(4.) The trustees appear to have accepted without demur deposits forwarded by post, or brought by carriers, or even handed to Pratt himself out of the usual hours for public business; and consequently received in a manner which is not in strict compliance with the terms of the Act, or of Rule 4 of the Bank.

(5.) The audit was yearly instead of at least half-yearly; the trustees took no active steps to satisfy themselves that the audit was efficient; and they neglected to attend to the warning as regards the comparison of the depositors' pass-books with the ledgers, given in the auditor's certificate.

(6.) An extracted list of the false balances shown in the ledgers was duly exhibited at the Savings Bank, and any blame for the failure of this safeguard lies at the door of depositors, who did not avail themselves of the means of verifying the balances in their pass-books.

(7.) There is evidence that a few years ago the meetings were held half-yearly, but of late years the requirement has not been complied with, the meetings having taken place only once a year. As regards the keeping of minutes, all that can be definitely said is that no minute-book is forthcoming.

While deploring the acts of negligence which facilitated the systematic defalcations of Pratt, it is a satisfaction to know that the trustees cannot be charged with anything reflecting upon their honour or integrity, and that, notwithstanding the possible, or indeed probable, liability which may have been incurred by the trustees, or some of them, towards the depositors, they gave their evidence as a body with the manifest desire to enable me to arrive at the truth, and thereby lightened, to a very considerable extent, the difficulty of my task.

The fate of the absconding actuary is still left in doubt. The delay which took place in the issue of a warrant for his arrest, and to which I have already alluded, is, in my judgment, to be regretted, although it is only fair to say that I think the general impression at the time among the trustees and the inhabitants of Sudbury was that Pratt had committed suicide.

Among the obvious lessons to be learnt from the collapse of the Sudbury Savings Bank, perhaps the most unmistakable is that in an institution of this kind, where there is only one paid officer, such officer will, if a man of ability, be almost certain in the course of time to obtain a dangerous ascendancy in the management.

The trustees found themselves in a position to offer the depositors 17s. 6d. in the £. in settlement of the matter, to be calculated on the amounts shown in the pass-books with interest to 20th November 1893, and on the occasion of my last sitting, on the 5th January, I was informed that the depositors' acceptance of the offer had been practically unanimous.*

* Acceptances	-	-	-	-	-	-	-	-	-	614
Not answered	-	-	-	-	-	-	-	-	-	14
Refusals	-	-	-	-	-	-	-	-	-	3
Dead	-	-	-	-	-	-	-	-	-	2
Accounts closed	-	-	-	-	-	-	-	-	-	4
Cannot be found, addresses in pass-books being insufficient	-	-	-	-	-	-	-	-	-	11
Circulars sent out	-	-	-	-	-	-	-	-	-	648

The

The pass-books having been made up with interest to the 20th November, the position is found to be as follows:—

	£.	£.	Report
Liability on 648 pass-books sent in - - - -	35,004		Savings
Liability on 54 pass-books still outstanding - -	396		Banks.
		35,400	
Assets of bank:—			
Funds in hands of Commissioners for the Reduction of the National Debt (including 230 <i>l.</i> separate surplus fund) - - - -	17,900		
Funds in hands of Treasurer - - - -	415		
		18,315	
Deficiency - - -	£. 17,085		
Amount equivalent to 17 <i>s.</i> 6 <i>d.</i> in the £ to be paid to 648 depositors - - - -		30,560	
Amount of deposits on 24th October 1893, and amount of dividends on Government Stock held by depositors, due 5th January 1894 (to be paid in full) -		77	
Provision to pay 54 depositors, whose books have not been sent in - - - -		347	
		30,984	
Deduct amount of assets - - - -		18,315	
Amount to be made up by subscriptions, &c. - -		£. 12,669	

The trustees have thus recognised their moral and legal responsibility in a manner which appears to me to be at once wise and generous, and by their action have rendered it unnecessary for me to exhaustively consider the question of their liability under Section 11 of the Act 26 & 27 Vict. c. 87.

The observation of Mr. Dodd that “in an institution of this kind, where there is only one paid officer, such officer will, if a man of ability, be almost certain in the course of time to obtain a dangerous ascendancy in the management,” is confirmed by practical experience, and deserves the gravest consideration of the trustees and managers of such banks. Persons of influence who accept those offices with the desire to encourage the practice of saving among their poorer neighbours, should take to heart the warning that they not only incur heavy personal responsibility, but also become traitors and enemies to the cause of thrift, if they allow any influence whatever to divert them from the faithful performance of the duties they take upon themselves. If any such persons do not care to bestow the time and labour necessary to see with their own eyes that the law is obeyed, and to work with their own hands in the maintenance of the checks that it prescribes, they would do well at once to take steps for the closing of their savings bank, before a worse thing happen to them.

Point is given to these remarks by the following Table, which is derived from the First Annual Report of the Inspection Committee of Trustee Savings Banks (Parliamentary Paper, No. 40, 1893).

TABLE XXIV.—SHOWING the NUMBER of SAVINGS BANKS, out of 167 reported upon by the Inspectors, which had neglected the Statutory Requirements.

Statute.	Nature of Statutory Requirement.	Number of Savings Banks neglecting it.
Trustee Savings Banks Act, 1863, s. 3.	Rules, &c., entered in book or books kept by an officer appointed for the purpose.	104
Ditto - s. 6 (1) -	Treasurer, trustee, or manager not to derive benefit from the Savings Bank.	7
Ditto - s. 6 (2) -	Persons required to be present on all occasions of public business.	29
Ditto - s. 6 (3) -	Pass books to be compared with the ledger on every transaction of repayment, and on first production after 20th November.	21
Ditto - s. 6 (5) -	Money not to be received from or paid to depositors except at the office of the bank, and during the hours of public business.	32
Ditto - s. 6 (6) -	Auditor to be appointed, not being a trustee or manager.	2
Ditto - ditto -	Auditor to report in writing, and certify as to assets and liabilities.	13
Ditto - ditto -	Auditor to report half-yearly - - - - -	22
Ditto - s. 6 (7) -	Book to be kept containing an extracted list of depositors' balances.	2
Ditto - ditto -	Such book to be checked by the auditor - - -	5
Ditto - ditto -	To be certified by the auditor - - - - -	30
Ditto - s. 6 (8) -	Meetings of trustees or committee to be held once at least every half-year.	19
Ditto - s. 6 (9) -	A second person to be present at branch offices - -	3
Ditto - s. 8 -	Security to be taken from treasurer - - - -	9
Ditto - ditto -	Security to be taken from auditor - - - -	20
Ditto - ditto -	Security to be taken from all officers in receipt of salary.	6
Ditto - ditto -	Security to be renewed on death of sureties - -	4
Ditto - s. 15 -	Funds to be invested with National Debt Commissioners.	2
Ditto - s. 36 -	Occupation of depositors to be entered in the books of the bank.	35
Ditto - s. 38 -	Declarations to be taken from depositors - - -	20
Ditto - ditto -	Declarations to be taken at time of first deposit - -	2
Ditto - ditto -	Declarations to be filed, kept, and preserved - -	12
Ditto - ditto -	Printed notice of regulations and prohibition of double deposits to be affixed in the Savings Bank.	29
Ditto - ditto -	Copy of declaration and notice of penalty for false declaration to be given in deposit books.	13
Ditto - s. 39 -	Deposits not to be accepted beyond legal limit - -	20
Ditto - s. 40 -	Declarations to be signed on transfer from one Savings Bank to another.	3
Ditto - s. 59 -	Duplicate of Annual General Statement to be affixed in Savings Bank.	6
Ditto - ditto -	List of trustees and managers to accompany it - -	18
Ditto - ditto -	Annual General Statement to be printed for depositors	40
Ditto - s. 62 -	Interest to depositors to be computed to 20th of month	1
Trustee Savings Banks Regulations, 1889, 6-8.	Manner of transferring accounts in the same bank -	35
Ditto - ditto 9-18	Manner of dealing with nominations for payment at death.	29
Savings Banks Act, 1891, s. 1.	Description of bank imputing Government responsibility not to be used.	15

The disputes with Trustee Savings Banks and Post Office Savings Banks settled by the Registrar in 1893, are reported in Appendix A., under the form of an alphabetical digest.

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XIII.—RAILWAY SAVINGS BANKS.

The following are particulars of the 10 Railway Savings Banks for which rules have been registered :—

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TABLE XXV.—POSITION of RAILWAY SAVINGS BANKS at the End of the Financial Year.

Date to which Return is made up.	Year of Existence of Bank.	Name of Railway.	Total Amounts due to Depositors.	Number of Deposit Accounts.	Average Amount of each Account.	Reference to Table XXVI.
			£.		£.	
31 Mar. 1893	33rd	Manchester, Sheffield, and Lincolnshire.	463,489	3,831	121	1
30 April "	24th	South-Eastern - - -	348,727	4,378	80	2
30 " "	19th	Metropolitan - - -	44,828	740	61	3
31 Dec. "	19th	Caledonian - - -	412,864	3,737	115	4
31 " "	15th	Great Eastern - - -	212,492	4,696	45	5
31 " "	13th	Metropolitan District - -	26,917	446	60	6
31 " "	11th	London and South-Western -	127,554	2,142	60	7
30 Nov. "	9th	Lancashire and Yorkshire -	74,299	1,826	41	8
31 Dec. "	2nd	Great Western - - -	33,358	1,244	27	9
31 " "	2nd	London, Chatham, and Dover	11,800	340	35	10
			1,756,328	23,380	75	

TABLE XXVI.—TRANSACTIONS of the Year.

Reference Number (in Table XXV.)	Deposits.			Interest Added.	Withdrawals.		
	Number.	Amount.	Average.		Number.	Amount.	Average.
		£.	£.	£.		£.	£.
1	29,266	70,761	2	17,091	3,299	48,242	15
2	11,884	50,212	4	13,160	1,945	39,202	20
3	12,433	12,318	1	1,574	1,065	8,336	8
4	15,299	89,153	6	14,995	3,355	62,928	19
5	7,457	44,225	6	8,123	2,509	37,595	15
6	4,971	5,422	1	982	443	4,015	9
7	25,227	40,780	2	4,521	1,845	18,067	10
8	15,343	20,659	1	2,429	1,298	12,347	9
9	2,898	19,482	7	878	311	2,925	9
10	1,488	7,666	5	402	203	4,124	20
	128,266	360,679	3	64,175	16,273	237,801	15

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 ———
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All these banks show an increase in the amount due to depositors, and in the average of each deposit account. One bank shows a diminution of six in the number of depositors.

Five banks show a diminution in the number of deposits during the year, and three in the amount deposited, as compared with the previous year. One shows a diminution in the amount withdrawn.

The net results are an increase over last year :—

In number of deposits, 6,376 ; in amount deposited	-	-	-	-	-	-	£. 15,340
In interest credited	-	-	-	-	-	-	7,329
In number of withdrawals, 1,484 ; in amount withdrawn	-	-	-	-	-	-	31,269

The net increase in the number of deposit accounts open is 1885 ; in balances due to depositors, 187,053*l.* The average amount of each deposit account has increased from 73*l.* to 75*l.* ; and the average amount of each withdrawal from 14*l.* to 15*l.* The average rate of interest remains 3·86 per cent.

It is worth noting that the workers in one particular branch of industry, to the number of 23,000, should have entrusted their employers with savings amounting to more than one and three-quarter millions sterling, and increasing with interest at the rate of nearly 200,000*l.* a year. Many of the deposits exceed the limits allowed to an ordinary Savings Bank. One deposit account in the Metropolitan District Railway Bank is for 2,262*l.* ; one in the Metropolitan Railway Bank for 1,078*l.* These may, however, belong to funds or societies, and not to individual depositors.

XIV.—CONCLUSION.

Conclusion.

For a general summary of the number of societies and members and the amount of funds in the various bodies with which this office has to deal, I refer to pages 64 and 65 of my last Report. The new information available is not of sufficient importance to call for the publication of a revised return. To the grand total, however, of 197,203,387*l.* for England, however, may be added the special investments of 15 Savings Banks, amounting to 2,441,112*l.*, and making a total of 199,644,499*l.* ; and to that for Scotland, of 16,366,132*l.*, those of four Savings Banks, amounting to 1,908,319*l.*, and making a total of 18,274,451*l.* ; increasing the grand total for the United Kingdom by 4,349,431*l.*, so that it becomes 225,212,777*l.*

The

The proceedings of the Assistant Registrars for Scotland and Ireland are given in their separate reports, appended hereto ; and in Appendices E. and F. are given particulars of the progress of Friendly Societies in the Colonies and in Foreign Countries. I take leave to draw particular attention to the valuable communications with which I have been favoured by Dr. J. U. Kursteiner, of Gais, on the subject of the progress of the movement for State Insurance in Switzerland.

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(signed) *E. W. Brabrook*,
Chief Registrar of Friendly Societies.

28, Abingdon-street, Westminster,
19 March 1894.

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SCOTLAND.

REPORT of the ASSISTANT REGISTRAR of FRIENDLY SOCIETIES for *Scotland* to the CHIEF REGISTRAR of FRIENDLY SOCIETIES, for the Year 1893.

FRIENDLY SOCIETIES.

FIVE new societies (3*) were registered during the year, two of them being "juvenile" societies:—

1. Rosebud Lodge of Free Gardeners, No. 34, Linlithgow.
2. Kilbarchan Foresters' Juvenile Friendly Society, No. 123, Renfrew.
3. Star Lodge, Royal Order of Husbandmen Gardeners, No. 507, Lanark.
4. Paisley Juvenile Oddfellows, No. 124, Renfrew.
5. St. James Lodge, Royal Order of Knights Ancient Free Gardeners, No. 67, Fife.

Eleven societies (13) registered complete amendments and 21 (19) registered partial amendments of their rules.

Four societies (5) were dissolved by instrument:—

1. Monkland Steel Works Friendly Society, No. 202, Lanark. Certified in May 1843. Number of members 33; assets, 21*l.* 18*s.* 6*d.*; equally divided.
2. Court Royal Elm Ancient Order of Foresters' Sick and Juvenile Society, No. 455, Lanark. Certified in May 1875. Number of members, 32; assets, 85*l.*; equally divided.
3. Troon Friendly Society, No. 107, Ayr. Certified in June 1874. Number of members, 18; assets, 157*l.*; equally divided.
4. Langloan Iron Works Friendly Society, No. 277, Lanark. Certified in August 1859. Number of members 27; assets, 13*l.*; equally divided.

One society was dissolved by award of the Chief Registrar:—

The Caledonian Railway Engine Drivers and Firemen's Sick and Superannuated Friendly Society, No. 360, Lanark. Funds equally divided amongst members.

One (7) society was reported as having ceased to exist:—

Burntisland Thistle Lodge of Free Gardeners, No. 65, Fife.

There were no branches dissolved by instrument, and none were reported as having ceased to exist.

Two (3) societies registered in England recorded their rules in Scotland, and five (3) recorded amendments of their rules.

Eighty-four

* Figures within brackets are last year's numbers.

Eighty-four (45) new branches were registered, a list of which is given under the headings of the different orders to which they belong.

Independent Order of Rechabites, Salford Unity.

1. James Wyllie Tent, No. 2,107 - - Ayrshire District.
2. Covenanters Tent, No. 2,129 - - ditto.
3. Glen Alymer Tent, No. 2,167 - - ditto.
4. Banks of Ayr Tent, No. 2,149 - - ditto.
5. Rose of Ayrshire Tent, No. 2,131 - - ditto.
6. Montgomery Tree Tent, No. 2,124 - - ditto.
7. Holy Isle Tent, No. 2,332 - - ditto.
8. Hope of Catrine Tent, No. 2,222 - - ditto.
9. Valley of the Lugar Tent, No. 2,233 - - ditto.
10. Sunbeam Tent, No. 2,193 - - ditto.

Foregoing are "Male" Tents. The following are "Female."

11. Loudoun Hill Tent, No. 2,012 - - Ayrshire District.
12. Rose of Saltcoats Tent, No. 2,051 - - ditto.
13. Rose of Sharon Tent, No. 2,058 - - ditto.
14. Lady Aberdeen Tent, No. 2,044 - - ditto.
15. Scotia's First Tent, No. 2,000 - - ditto.
16. Marion Maxwell Tent, No. 2,125 - - ditto.
17. Lady Ailsa Tent, No. 2,172 - - ditto.
18. Vale of Irvine Tent, No. 2,010 - - ditto.

Note.—Ten "Male" and eight "Female" Tents, are thus added to the order within a year from a single county.

19. Paradise Tent, No. 1,961 - - Aberdeen and Northern District.
20. Banks o' Don Tent, No. 2,235 - - ditto.
21. Star of Freedom Tent, No. 2,299 - - Edinburgh District.
22. Saint Bernard Tent, No. 2,283 - - ditto.
23. John Davidson Tent, No. 2,303 - - ditto.
24. Teviotdale Tent, No. 2,344 - - ditto.
25. Excelsior Tent, No. 2,269 - - ditto.
26. St. Andrew Tent, No. 2,248 - - Fife and Kinross District.
27. Vale of Clyde Tent, No. 2,285 - - Glasgow District.
28. Hope of Bute Tent, No. 2,325 - - ditto.
29. Dunleckan Tent, No. 2,312 - - ditto.
30. Springfield Tent, No. 2,302 - - ditto.
31. Palace Hope Tent, No. 2,261 - - ditto.
32. Hamilton Faithful Tent, No. 2,246 - - ditto.
33. Onward Tent, No. 2,318 - - ditto.
34. Triumph Tent, No. 2,327 - - ditto.
35. Govanhill Tent, No. 2,265 - - ditto.
36. James Smellie Tent, No. 2,288 - - ditto.
37. Morning Star Tent, No. 2,267 - - Perthshire District.
38. St. Andrew's Tent, No. 2,276 - - ditto.
39. ————— - - Zetland District.

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Loyal Order of Ancient Shepherds, Ashton Unity.

1. Bellfield Star Lodge, No. 2,294 - City of Glasgow District.
2. Sons of Freedom Lodge, No. 2,312 - - ditto.
3. Bothwell Castle Lodge, No. 2,315 - - ditto.
4. Celtic Lodge, No. 2,325 - - - ditto.
5. Pride of Don Lodge, No. 2,303 - City of Aberdeen District.
6. Caledonian Lodge, No. 2,304 - - - ditto.
7. Holyrood Lodge, No. 2,300 - Edinburgh and Leith District.
8. Pentland Shepherds Lodge, No. 2,323 - ditto.
9. Almond Lodge, No. 2,328 - - - ditto.
10. Flower of Rilrig Lodge, No. 2,316 - - ditto.
11. Gorgie Lodge, No. 2,319 - - - ditto.
12. Moss-side Lodge, No. 2,331 - - Paisley District.

British Order of Ancient Free Gardeners.

1. Viola Lodge, No. 281 - - - Kirkcaldy District.
2. Rose of Thornton Lodge, No. 286 - - ditto.
3. Hollybranch Lodge, No. 278 - - - ditto.
4. Dundee Lily Lodge, No. 290 - - - ditto.
5. St Leonards Lodge, No. 287 - - - ditto.
6. Shamrock Lodge, No. 282 - - East of Scotland District.
7. Young Fuchsia Lodge, No. 18 - - - ditto.
8. Blantyre Rose Lodge, No. 279 - West of Scotland District.
9. Royal Thistle Lodge, No. 261 - - - ditto.
10. Lowly Hyssop Lodge, No. 294 - - Kilmarnock District.
11. Nithsdale Blossom Lodge, No. 272 - - ditto.
12. Paisley Hawthorn Lodge, No. 284 - Renfrewshire District.
13. White Lily Lodge, No. 276 - - - ditto.
14. Paisley Rosebud Lodge, (Juvenile) - - ditto.

Irish National Foresters' Benefit Society.

1. Branch Father Monaghan, No. 242, Glasgow and West of Scotland District.
2. Branch Wolf Tone, No. 251 - - - ditto.
3. Branch Father McCluskey, No. 253 - - ditto.
4. Branch Charles Diamond, No. 255, out of District.

Ancient Order of Foresters.

1. Court Heather Bell, No. 8,005 - - Ayr District.
2. Court Lord Bruce, No. 8,144 - - Kirkcaldy and Fife District

Ancient Noble Order of United Odd Fellows, Bolton Unity.

1. Kinbrae Lodge, No. 765.
2. City of St. Andrews Lodge, No. 764.

Order of the Sons of Temperance.

1. Concard Division, No. 727.
2. Airdrie Excelsior Division, No. 587.
3. Chapelhall Division, No. 707.
4. Falkirk Division, No. 509.

St. Andrew Order of Ancient Free Gardeners.

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1. Vale of the Devon Lodge, No. 69.
2. Camelon May Flower Lodge, No. 70.

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National Independent Order of Odd Fellows

1. "Juvenile" Branch - - - - Aberdeen District.
2. ——— - - - - Ythanside District.

Independent United Order of Scottish Mechanics.

1. Auchinraith Lodge, No. 31.

Catholic Benefit Society.

1. Saint Bride's Branch, No. 73.

Order of Druids.

1. Juvenile Branch - - - Glasgow Central Equalised District.

Eighty-seven (54) branches registered complete amendments, and eighty-seven (108) partial amendments of their rules.

Two hundred and thirteen (254) societies and branches registered new appointments of trustees.

Sixty-seven (75) societies and branches registered a change of office.

Four societies cancelled their registry to become branches of the Order of the Sons of Temperance Friendly Society.

The Mearns Lodge, No. 2,159, Aberdeen District, amalgamated with the Haddo Lodge, No. 2,092, of same district: and the Lord Rosebery Lodge, No. 2,079, City of Glasgow District, amalgamated with the St. Andrews Lodge, No. 1,845, of the same district. All belonged to the Order of the Ashton Unity of Shepherds.

Twenty-eight valuations were received, of which 11 were from societies and 17 from branches. Two societies claimed and were granted exemption from valuation.

Industrial and Provident Societies.

Six (12) new societies were registered:—

1. Galloway Co-operative Creamery Society, Limited, No. 3, Wigtown.
2. Scottish Co-operative Convalescent Seaside Homes Association, Limited, No. 42, Renfrew.
3. Coalsnaughton Industrial Co-operative Society, Limited, No. 12, Clackmannan.
4. East of Fife United Co-operative Baking Society, Limited, No. 47, Fife.
5. Glasgow Friendly Bread Association, Limited, No. 171, Lanark.
6. Fife Meat Supply Association, Limited, No. 48, Fife.

Seventeen (15) societies registered complete amendments, and thirty-two (36) registered partial amendments of their rules, while ten (6) changed the addresses of their offices.

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Three (1) societies were dissolved by instrument:—

1. Leven Co-operative Society, Limited, No. 17, Fife.
2. North British Co-operative Society, Limited, No. 68, Fife.
3. Trabbock Co-operative Society, Limited, No. 37, Ayr.

There were no societies wound up under the Companies Act, but one society ceased to exist:—

Clydesdale Creamery Society, Limited, No. 40, Renfrew.

No societies in England or Ireland recorded their rules in Scotland.

BUILDING SOCIETIES.

Twenty-four (38) new societies received certificates of incorporation; twenty-two are of the "new," and two are of the "old" type of building society:

1. Kenning Park and Plantation Economic Building Society, No. 15, Renfrew.
2. Motherwell Economic Building Society, No. 114, Lanark.
3. Third Kirkcaldy and District Economic Building Society, No. 18, Fife.
4. Fourth Kirkcaldy and District Economic Building Society, No. 21, Fife.
5. Tradeston, No. 2, Model Building Society, No. 115, Lanark.
6. Glasgow Western Model Building Society, No. 116, Lanark.
7. Dennistoun Model Building Society, No. 117, Lanark.
8. Glasgow North Western Model Building Society, No. 118, Lanark.
9. Glasgow Eastern, No. 2, Model Building Society, No. 119, Lanark.
10. Stirling Model Building Society, No. 10, Stirling.
11. Eastwood Model Building Society, No. 16, Renfrew.
12. Beith Model Building Society No. 18, Ayr.
13. Dysart Model Building Society, No. 19, Fife.
14. Kirkcaldy Model Building Society, No. 20, Fife.
15. Kilsyth Model Building Society, No. 11, Stirling.
16. Dumbarton Model Building Society, No. 6, Dumbarton.
17. Kirriemuir Model Building Society, No. 20, Forfar.
18. Irvine Model Building Society, No. 19, Ayr.
19. Alloa Model Building Society, No. 5, Clackmannan.
20. Cambuslang Model Building Society, No. 120, Lanark.
21. Barrhead Model Building Society, No. 17, Renfrew.
22. St. Andrews Investment and Building Society, No. 22, Fife.
23. Stockbridge Mutual Investment and Building Society, No. 53, Edinburgh.
24. Glasgow Northern Model Building Society (No. 2). No. 121, Lanark.

Eight (3) societies registered partial amendments of their rules, while ten (5) registered a change of office.

Five

Five (3) societies were dissolved by instrument :—

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1. First Edinburgh Economic Building Society, No. 49, Edinburgh.
2. Dalkeith, Bonnyrigg, Lasswade, and Loanhead Economic Building Society, No. 48, Edinburgh.
3. First Perth Model Building Society, No. 5, Perth.
4. Boness Property Investment Building Society, No. 2, Linlithgow.
5. Linlithgow and District Model Building Society, No. 5, Linlithgow.

One society terminated in accordance with its rules :—

Dundee Property and Investment Building Society, No. 1, Forfar.

The following four (2) either ceased to exist or were wound up :—

1. Old Monkland Savings Investment and Building Society, No. 84, Lanark.
2. First Galashiels 6th Equitable Allotment Building Society, No. 4 Selkirk.
3. Rothesay and District Economic Building Society, No. 2, Bute.
4. Castledouglas Model Building Society, No. 1, Kirkeudbright.

The Partick Model Building Society, No. 108, Lanark, transferred its engagements to the Glasgow Central (No. 2) Model Building Society, No. 112, Lanark.

A dispute between the Second Paisley Economic Building Society No. 10, Reufrew, and Peter Caldwell, an appraiser and property valuer, Paisley, regarding a fee offered him by the society for making a valuation of buildings for which the society was an offerer, and refused by Caldwell as insufficient, was remitted to the Registrar for decision. The Registrar ruled that under Rule X. of the societies' rules, Caldwell was debarred from charging a higher fee than that offered him by the society, it being the sum stipulated for in said rule, and he held his appointment under the rules.

TRADE UNIONS.

Three (2) Trade unions were registered during the year :—

1. Scottish Railwaymen's Union, No. 84.
2. Scottish Brasmoulders' Union, No. 91.
3. Baillieston Miners Association, No. 92.

Six (9) registered complete amendments, and four (4) registered partial amendments of their rules.

Six (1) registered a change of office.

Two (3) ceased to exist :—

1. Aberdeen Shore Labourers Union, T.U., No. 76.
2. Mid and West Lothian Miners Association, T.U., No. 51.

38.

M

Five

- Report. Five (5) English unions recorded rules or alteration of rules.
 Scotland. One (3) changed its name from "Ayrshire Miners Union" to that of the "Ayrshire Miners Federal Union."
 One union transferred its chief office to England :
 The National Union of Dock Labourers in Great Britain and Ireland
 T.U., No. 75.

SAVINGS BANKS REGISTERED UNDER THE ACT OF 1863.

Three (18) registered complete amendments, and two (4) registered partial amendments.

POST OFFICE SAVINGS BANKS.

Three (6) cases of dispute occurred during the year. Details and awards in each case are given as under :—

1. Re *Post Office Savings Bank, Perth, and Deposits of Donald Munro, deceased.* Claimant (1), *Johan Munro*, sister ; ditto (2), *Sarah Munro*, widow ; award, 21st June 1893.

Donald Munro, while living in Scotland in 1878, opened an account with the Post Office Savings Bank, Perth. He subsequently, with his wife, to whom he had been married in 1877, went to England, and in 1883 was employed as gardener to Mrs. Frith, Rememham, Berks, in whose service he remained until the early part of 1892, when he fell ill. He made a short visit to Bournemouth, and from there went to Nigg, Ross-shire, Scotland, his native place, and died there in March 1892. His wife did not accompany him to Nigg, but remained in his home at Rememham.

He is survived by his widow and three sisters, the latter all residing in Scotland. His bank account shows a balance of 62*l.* 5*s.* 5*d.* due to him at his death, and was only operated on once in Scotland, after leaving there in 1883, viz., at Cromarty, on 20th February 1892, shortly before his death, when he uplifted 10*l.*

His widow, Sarah Munro, took out administration to her husband's estate on 25th October 1892, at the district registry at Oxford ; and deceased's sister, Johan Munro, subsequently obtained confirmation from the Sheriff of Ross as executrix *dativo qua* one of the next of kin.

A competition of title therefore arose as to the right to uplift this money, which was only part of the deceased's executry.

The Registrar decided that, while not precluding the right of deceased's creditors in Scotland, or his next of kin, to make and recover from the widow, *qua* executrix, any claim which they could establish against deceased's estate, the bank should pay the sum standing at deceased's credit in pass-book to the widow under the English probate.

2. Re *Post Office Savings Bank, Newport, and Deposits of James Brown.* Claimant, *James Brown* ; award, 11th July 1893.

A deposit of 10*l.* 3*s.* 9*d.* stands in the name of Maggie Brown, trustee for James Brown. Maggie Brown says that the money was entered in her name as trustee because the postmaster considered James, her half-brother, "Too much of an imbecile to look after it himself." In absence of legal evidence of lunacy, the Registrar decided that the money should be paid to James Brown.

3. Re

3. *Re Edinburgh Savings Bank, and Deposits of Elizabeth Macleod and John Macleod.* Claimant, *Elizabeth Macleod*; award, 2nd September 1893. Report.
Scotland.

These parties were married in April 1886, and lived in family together until about the beginning of August, when the wife left her husband's house. In March 1891 an account was opened in Savings Bank, Edinburgh, in the name of the wife, and the sum now standing at the credit of this account is 36*l.* The husband states, upon oath, that the payments into bank were savings on his wages, and a pension of 19*l.* 5*s.* per annum from Government. Mrs. Macleod, on the other hand, declares in an affidavit that the deposits were savings from her own earnings. She failed to prove this, however, except to the extent that in years prior to the opening of the bank account, and subsequent to her marriage, she went out and worked daily, returning home every night, but even this employment was not regular or continuous.

In the circumstances, it cannot be assumed that the earnings of the wife in those years are now represented by the sum in the bank, because the bank account began with small sums of 10*s.*, the highest sum ever deposited at one time being 5*l.* in July 1892, and another 5*l.* in July 1893.

The husband states that while working he earned 32*s.* per week, and they received 6*s.* per week for a lodger; that, having no family, they spent little, and, with the assistance of his pension, the sum in bank was saved, the money being deposited in his wife's name for convenience. The sums of 3*l.* to 5*l.* are, he asserts, the quarterly payments of his pension; sometimes more, and sometimes less than the sum received.

The Registrar decided that the money should be paid to the husband, John Macleod, the presumption of facts being in his favour.

RAILWAY SAVINGS BANKS.

The Sixteenth Report of the North British Railway Savings Bank shows transactions up to 31st January 1894.

The number of open accounts up to that date is 1,582, an increase of 178 over previous year.

The amount at credit of depositors is 255,372*l.*, an increase of 36,633*l.* over that of 1893. There were 6,536 transactions of deposit, and 1,129 of withdrawal, being respectively 248 more deposits, and 83 more withdrawals than in 1893. The deposits exceeded withdrawals by 27,232*l.*

The Seventh Report of the Highland Railway Savings Bank shows transactions up to 31st December 1893. The number of open accounts up to that date is 497, an increase of 53 over previous year. The amount at credit of depositors is 62,675*l.*, an increase of 7,973*l.* on that of 1892. There were 4,900 transactions of deposit, and 581 of withdrawal, being respectively 644 more deposits, and 145 more withdrawals, than in previous year. Deposits exceeded the withdrawals by 5,687*l.*

LITERARY AND SCIENTIFIC SOCIETIES.

One (0) certificate was issued under Act 6 & 7 Vict. c. 36.

Montrose Natural History and Antiquarian Society.

FEES.

The sum of 76*l.* 8*s.* 6*d.* was drawn in fees, as against 110*l.* drawn in 1892.

Report.

Scotland.

GENERAL OFFICE WORK.

4,245 (4,118) communications were received, and 3,392 (3,812) were sent out during the year.

R. Addison Smith,
Assistant Registrar.

43, New Register House, Edinburgh,
February 1894.

Report.

I R E L A N D.

Ireland.

REPORT of the ASSISTANT REGISTRAR of FRIENDLY SOCIETIES for *Ireland* for the Year ending 31st December 1893.

The following eight new societies were registered in Ireland during the past year, being one less than the previous year :—

Reg. No.

- 860. Peter's-row Biscuit Operatives Benefit Society, Dublin, 5, Peter's-row, Dublin.
- 861. The Corporation Sick and Burial Society, 2, Bachelor's-walk, Dublin.
- 862. The Inchicore National Burial Society, Railway House, Sarsfield-road, Inchicore, County Dublin.
- 863. Junior St. Bartholomew Sick and Burial Society, 49, Cuffe-street, Dublin.
- 864. The Dublin Tontine Friendly Society, 10, Upper Abbey-street, Dublin.
- 866. The City of Dublin Chemical Workman's Benevolent Society, 76, Rogerson's Quay, Dublin.
- 868. The Friendly Brothers of the City of Dublin Plasterers' Independent Tontine Society, Trades Hall, Capel-street, Dublin.
- 873. The Limerick Pilots' Superannuation Fund Society, Eastern Division, the Limerick Docks, Limerick.

The following four branches of friendly societies were registered, being seven less than the previous year :—

Reg. No.

- 859. Branch Saint Patrick, No. 245, Irish National Foresters Benefit Society, Foresters' Hall, Dublin-street, Carlow.
- 867. Branch Brian Boro Irish National Foresters Benefit Society, Foresters Rooms, Clontarf, County Dublin.
- 870. The Hearts of Down Tent, No. 2,336, Independent Order of Rechabites, Salford Unity, Friendly Society, 2nd Dromore Presbyterian School-room, Dromore, County Down.

The following sanctuary had its registry as a society cancelled, and was registered as a branch of the Ancient Order of Shepherds :—

Reg. No.

- 871. Sanctuary Shamrock, No. 3,133, Ancient Order of Shepherds Friendly Society, 14, Granby-row, Dublin.

The following society was registered under the Friendly Societies Act as a specially authorised society :—

Reg. No.

- 865. The Vintners and Grocers Assistants Friendly Association of Belfast, 102, Royal-avenue, Belfast.

Report. Fifty-nine amendments of rules of friendly societies and
 Ireland. registered branches were registered by the Registrar; he also
 received 55 notices of appointment of trustees, and 32 notices
 of change of registered office, 14 duplicates of treasurers' bonds,
 and one of secretary's bond.

One amendment of rules of specially authorised societies was
 registered, and two notices of appointment of trustees were
 received.

The following friendly societies dissolved irregularly :—

Reg. No.

798. Our Lady of Perpetual Succour Temperance Tontine Society.

801. The Grocers and Wine Merchants' Porters Friendly Society.

The following friendly society was broken up :—

Reg. No.

842. The Corporation Independent Burial Society.

The following friendly society, which was struck off the
 register by the late Registrar, was reinstated :—

Reg. No.

197. Independent Burial Society.

The following court and lodge amalgamated :—

Reg. No.

624. Court Enterprise, No. 3,966, Ancient Order of Foresters amalga-
 mated with Court Industry, No. 4,881, Ancient Order of
 Foresters.

677. Loyal Irish Oak Lodge, I.O.O.F. amalgamated with Loyal Com-
 mercial Lodge, No. 4,741, I.O.O.F.

The following four loan societies were registered as specially
 authorised societies under the Friendly Societies Act, 1875,
 being three more than the previous year :—

Reg. No.

L. 121. The Irishtown Loan Fund Society, 6, Bath-street, Irishtown,
 County Dublin.

L. 122. The O'Connell Loan Fund Society, 44, York-street, Dublin.

L. 123. Mountjoy Loan Fund Society, 27, Lower Gardiner-street,
 Dublin.

L. 124. The Equitable Loan and Investment Society, 1, Upper Sack-
 ville-street, Dublin.

Four amendments of rules of loan societies were registered,
 17 notices of appointment of new trustees, three notices of change
 of registered office, and one duplicate of treasurer's bond.

INDUSTRIAL AND PROVIDENT SOCIETIES.

The following nine co-operative societies were registered during
 the year, being the same number as during the previous year :—

Reg. No.

C. 77. The Irish Co-operative Agency Society, Limited, Limerick,
 co. Limerick.

C. 78. The East Muskerry Co-operative Dairy Society, Limited, Cool-
 mackee, Crookstown, co. Cork.

C. 79. The

- | | |
|---|---------|
| C. 79. The Mullinahone Co-operative Dairy Society, Limited, Mullinahone, co. Tipperary. | Report. |
| C. 80. The Ballypatrick Co-operative Dairy Society, Limited, Ballypatrick, Clonmel, co. Tipperary. | Ireland |
| C. 81. The Elton Co-operative Dairy Society, Limited, Elton, Knocklong, co. Limerick. | |
| C. 82. The Kilmallock People's Butter Making Society, Limited, Chapel Height, Kilmallock, co. Limerick. | |
| C. 83. The Morning Star Society, Limited, Gormanstown, co. Limerick. | |
| C. 84. The Chapelizod Road Co-operative Friendly Society, Limited, Co-operative Store, Chapelizod-road, Chapelizod, co. Dublin. | |
| C. 85. The Windgap Co-operative Dairy Society, Limited, Windgap, co. Kilkenny. | |

Two amendments of rules were registered, and one notice of change of registered office.

BUILDING SOCIETIES.

The following ten new building societies received certificates of incorporation during the past year, being seven less than the previous year :—

- Reg. No.
- 99. B. S. The Belfast Self-Help Building Society, 133, Royal Avenue, Belfast.
 - 100. B. S. The Second Dublin 1,009th Starr-Bowkett Building Society, 15, D'Olier-street, Dublin.
 - 101. B. S. The City of Belfast Perfect Thrift Building Society, 14, Donegal-street, Belfast.
 - 102. B. S. The Dublin Perfect Thrift Building Society, 71, Dame-street, Dublin.
 - 103. B. S. The Bray and District Perfect Thrift Building Society, 15, Main street, Bray, co. Wicklow.
 - 104. B. S. The Cork Mutual Benefit Terminable Building Society, 10, Marlboro'-street, Cork.
 - 105. B. S. The Ninth Belfast 1,015th Starr-Bowkett Building Society, 91, Donegal-street, Belfast.
 - 106. B. S. The Second Belfast Co-operative Building Society, 79, Royal Avenue, Belfast.
 - 107. B. S. The Second Cork Mutual Terminable Building Society, 10, Marlboro'-street, Cork.
 - 108. B. S. The Second Victoria Mutual (Terminating) Building Society 40, Dawson-street, Dublin.

The following building societies were dissolved by instrument of dissolution :—

- Reg. No.
- 80. B. S. The Belfast Working Men's Building Society.
 - 89. B. S. The Reliance Mutual Building Society.

The following society never did any business, and has ceased to exist :—

- Reg. No.
- 87. B. S. Belfast Legal Mutual Building Society.

Report. The following society was never floated :—

Ireland. Reg. No.
92. B. S. The North City Model Building Society.

Nine amendments of rules were registered, and nine notices of change of chief office.

Reg. No.
79. B. S. Belfast and Lisburn Building Society.

Acting on information received the Registrar communicated with the Chief Crown Solicitor, bringing under his notice the conduct of the secretary of this society, with the result that the secretary was returned for trial at the March Assizes, 1893, when he pleaded guilty to embezzlement of society's money, and to the making of fraudulent entries, and omissions to enter in society's books moneys received. Sentence, seven months' imprisonment with hard labour.

TRADE UNIONS.

The following twelve trade unions were registered during the year, being three more than the previous year :—

- Reg. No.
133. T. U. The County of Cork Licensed Vintners' Benevolent Protective and Friendly Association, The Vineyard, Market-lane, Cork.
134. T. U. The Belfast Journeymen Butchers' and Assistants' Association, Volunteers' Hall, 11, York-lane, Belfast.
137. T. U. Beetling Enginemen's Trade Union, 20, College-street, Belfast.
139. T. U. Belfast Paviers' Trade Union, Odd Fellows' Hall, York-street, Belfast.
141. T. U. Operative Plasterers of the Town of Dundalk, Labourers' Hall, Dundalk.
142. T. U. Dundalk Operative House Painters' Trade Union Society, Labourers' Hall, Dundalk.
143. T. U. The Hotel and Club Assistants' Association of Ireland, 6, Crane lane, Dame-street, Dublin.
144. T. U. The Belfast Foremen Tailors' Society, 29, High-street, Belfast.
145. T. U. Newry Operative House Painters' Trades Union Society, 21, Upper North-street, Newry.
146. T. U. City of Dublin Regular Pork Butchers' and Bacon Curers' Trade Society, 9, Coombe, Dublin.
147. T. U. Kilkenny Operative Coopers' Trade Union, Mr. Martin Leahys, Parliament-street, Kilkenny.
148. T. U. Regular Stucco Plasterers' Trade Union of the City of Dublin, Trades Hall, 115, Capel-street, Dublin.

The

The following trade unions were dissolved during the past year:—

Reg. No.

84. T. U. The United Operative Plasterers of Londonderry Trade Union.

93. T. U. The Machine and Hand Drillers and Cutters' Trade Union.

118. T. U. Dublin Saw Millers and Wood Machinists' Trade Union.

The following trade unions, which were struck off the register by the late Registrar, were reinstated:—

79. T. U. The Dublin Hairdressers' Assistants and Barbers' Trade Union, and changed its name to the Dublin Journeymen Hairdressers' Trade Union.

100. T. U. The Dublin and District Tramway Men's Trade Union.

Six amendments of rules were registered, and six notices of change of registered office.

SAVINGS BANKS.

Six disputes were heard by the Registrar in Dublin, and awards were made in each of them.

(signed) *Daniel O'Connell Miley,*
Assistant Registrar, Ireland.

Registry of Friendly Societies,
16, Dame-street, Dublin,
April 1894.

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APPENDIX (A.)

Appendix (A.)

DISPUTES settled by the REGISTRAR under the SAVINGS BANKS and POST OFFICE SAVINGS BANKS ACTS, in 1893.

CHILDREN OF ORIGINAL DEPOSITOR.

1. Miss Miriam Lydia Lansley had a deposit account with the Post Office Savings Bank. Her father had an account alleged to be in the joint names of himself and Miriam in the Whitechapel Savings Bank. In May 1890 he was removed to the Banstead Lunatic Asylum, and died there in May 1892. In January 1892, the Whitechapel Savings Bank being about to close, gave notice to Miriam to transfer the deposits. She attended for that purpose, and the Bank allowed her to transfer the whole of her deposits to her own account in the Post Office Savings Bank. Her brother Thomas after the father's death claimed that the amount so transferred should be treated as part of his father's estate and that he was entitled to half of it. Other matters of family dispute were introduced into the case, which was terminated by the consent of both parties to the payment of 10*l.* to the brother in satisfaction of his claim. Award accordingly.—*Post Office Savings Bank, re Lansley*; 27th July 1893.

Savings Bank
Disputes.
(1893.)

CREDITOR.

2. Claimant was a licensed victualler of apparent respectability, having been previously 21 years in the employ of the London and South Western Railway. He knew depositor as a customer, who appeared to do no work. He had lent him at various times small sums which he repaid. In October 1891 depositor brought to him a deposit book in which he was described as of 53, Wilson-road (the address of the claimant, who never knew where he really lived), showing a credit of 12*s.* 1*d.*, and a certificate of 52*l.* 4*s.* 5*d.* stock, and asked for a loan of 5*l.*, which was granted. Claimant lent him another 5*l.* shortly after; but did not take from him any acknowledgment of either loan. Depositor was taken ill in November and removed to the infirmary, where he died on 17th November 1891. Claimant had employed an inquiry agent to ascertain whether depositor left any relatives, and had advertised in Lloyd's Newspaper and elsewhere, and had paid the agent 3*l.* 3*s.* for his services. The guardians had notice of hearing but did not appear. Award for payment of 11*l.* 10*s.* out of depositor's stock to claimant.—*Post Office Savings Bank, re Henry Edwards, deceased, ex parte James Bartlett*. Hearing, 3rd February; award, 8th February 1893.

3. Susanna Kirby separated from her husband in 1855, he making her an allowance and taking their son with him. She went to live with her sister, Mrs. Laxton. In 1884 he commuted the allowance into a sum down, and they had not heard of him or the son since. She died 1st February 1893, having 44*l.* 7*s.* 7*d.* in the bank. An advertisement inserted three times in the *Daily Telegraph*, informing J. F. W. Kirby and J. Kirby that on application they might hear of something to their advantage, produced no result. Mary Ann Laxton expended in funeral expenses 14*l.* 12*s.*; in purchase of grave, 5*l.* 1*s.*; in doctor's bill, 2*l.* 11*s.* 6*d.*; for nurse, 2*l.* 2*s.*; for advertisement, 15*s.*; for certificate of death, 3*s.* 3*d.*; total, 25*l.* 4*s.* 9*d.*. This amount, with the 5*s.* fee, was awarded to her.—*Bloomsbury Savings Bank and Deposits of Susanna Kirby, deceased, ex parte Mary Ann Laxton*. Hearing, 21st April; award 29th April 1893.

4. After the award of April Mrs. Laxton instructed a solicitor to advertise and make further inquiries for the missing husband Kirby. By a strange coincidence, on the same day that this advertisement appeared, an advertisement by the administrator of a Kirby also appeared in the paper.

Appendix (A.) The two solicitors being brought together, it appeared that there were circumstances in the lives of the two Kirbys which were similar, but that if they were the same man he must have led during part of his career a double life. The Kirby who married Susanna was supposed to be a clerk in London, the other Kirby was a man of means much respected in a town in the country. Administration had been taken out by his son, who, if the two men were the same, must have been illegitimate. Accordingly, the solicitors for the administrator declined to admit the identity, and if it had been proved their client could have had no claim. In these circumstances Mrs. Laxton claimed the balance of the deposits towards her expenses and costs, and the claim was allowed. Award accordingly.—*Bloomsbury Savings Bank and Deposits of Susanna Kirby, ex parte Mary Ann Laxton*; 20th December.

5. Order of Court for payment of sum largely exceeding deposits produced. Award of payment to judgment creditor as claimed. *Post Office Savings Bank and Deposits of E. Nolen, ex parte Brookfield*. Hearing 4th October 1893; award, 21st October.

DONATIO MORTIS CAUSA.

6. Elizabeth Ducros, daughter of Isaac Summers, at the time of her death on 1st April 1893, had a deposit of 73*l.* 5*s.* 4*d.* in the name of Elizabeth Small. By her husband, George Ducros, she left one child, George, aged 15. She left her husband 12 years ago, and it was not known whether he was alive or dead. She afterwards had three children by Joseph Small, now aged nine, four, and two. A week before her death she, not expecting to recover, told her father that if anything happened to her the money was to be for the children, but that if she got better and got out she would have it transferred to their names. Mr. Thomas, solicitor, argued that this was a gift to the four children through their grandfather and a good donatio mortis causa, and quoted *re Mustapha, Mustapha v. Wedlake*, 8 T.L.R. 160, and an American case, *Riddin v. Thevall*, 21, Amer. St. R. 758 (U.S.). Held that Isaac Summers was not entitled to claim as donee, and award merely negating his claim in that capacity, so that the Postmaster General might under the very large discretion given to him by the regulations, deal with the deposits in such a way as might appear to him to be just. It may be reserved for future consideration whether the view of successive registrars that savings banks deposits are not the subject of donationes mortis causa requires any modification in consequence of the passing of the Act of 1887, and the substitution of regulations for the binding clauses of the old Acts as to distribution of money on death.—*Post Office Savings Bank and Deposits of Elizabeth Small, otherwise Ducros*. Hearing, 25th July 1893; award, 21st November.

ERROR.

7. Depositor, aged 15, is daughter of Mr. Tucker, a tradesman in a large way of business, whose wife assisted him in the management of the business, and was accustomed to save up the crown pieces received for the benefit of their children. For her eldest daughter Maud she had already accumulated 100*l.* in the Post Office Savings Bank by this means, and was now accumulating them for Ethel, the second daughter. On 21st June 1892 she collected together a sum of money which, as she said, consisted largely of 5*s.* pieces, but was made up to 16*l.* by a 5*l.* note and a sovereign, which she took out of the till to replace a sum of 6*l.* which had been borrowed from the store of crown pieces some time before, and placed in the National Provincial Bank to meet a pressing claim. She gave the money to a youth employed in the shop, without telling him how much it was, and told him to take Miss Ethel's deposit book and the money to the post office. He brought back the book in a few minutes with an entry of 16*l.* written and figured and initialled by Miss Evelyn Mildred Trevelyan, the clerk at the post office. Mrs. Tucker said to Furnice, the messenger, "that's right," and put the book away; telling Ada Smith, another assistant,

to

to take care of the acknowledgment when it came and give it to her, as the amount was rather larger than usual, and her husband might not like it. Before the acknowledgment came, however, Mrs. Tucker went to St. Leonard's, and mentioned the acknowledgment in a letter to her husband, who answered that he had received it. Miss Trevelyan entered the transaction on the record transmitted to the Controller's office as 6*l.* 10*s.* only, and the acknowledgment was accordingly given for 6*l.* 10*s.* and not for 16*l.* Mr. Tucker, however, put the acknowledgment away without opening it, and Mrs. Tucker never saw it. In February she sent up two books, including the one in question, to be examined, and the discrepancy was then for the first time discovered. Mr. Drake, an officer of the Savings Bank Department, was directed to make inquiries, and called upon Mr. and Mrs. Tucker. Upon his asking for the acknowledgment, search was made, and it was at last found and opened. Mrs. Tucker was not able at the time to recall the details of the transaction, but afterwards did so. Miss Branson, who was acting as sub-postmistress, said that the cash for that day balanced, except to the extent of a few pence or a shilling, not as much as 10*s.* She did not report any discrepancy unless it exceeded 10*s.* Mr. Budd, who appeared from the Solicitor's department for the Post Office, stated that there was no irregularity in the record of either Miss Trevelyan or Miss Branson. Held, that in the circumstances the entry in the book must be taken to be correct, and award accordingly.—*Post Office Savings Bank and Deposits of Ethel Mary Tucker.* Hearing, 11th September 1893; award, 12th September.

Appendix (A.)

—
Savings Bank
Disputes.
(1893.)

EXECUTOR.

8. William Hodgson Little, one of the executors of Mary Elizabeth Perceval, deposited 11*l.* 11*s.* 2*d.* in the Post Office Savings Bank. Frances Collins Little, executrix, claimed the amount as belonging to the estate. W. H. Little made a statutory declaration admitting the facts. He had deposited the original book with F. C. Little, but afterwards obtained a duplicate from the Post Office on an allegation that he had misplaced it. Award, that deposits are the proper moneys of the executors of M. E. Perceval, deceased, and are to be paid to W. H. Little and F. C. Little as such executors.—*Post Office Savings Bank, re Little*; 30th June 1893.

FALSE NAME.

9. Deposit account of 170*l.* 12*s.* 11*d.* in name of Richard Rosamond, opened in April 1880. The book was found among the papers of Alfred Rosamond, deceased, whose father had been named Richard, but died before 1865, and whose brother Richard had died in February 1875. A nephew, Richard Frederick Rosamond, living in New Jersey, was shown not to have been the depositor, and no other Richard Rosamond could be traced. Alfred Rosamond died apparently in great poverty, in a room rented at 9*s.*, Treadway-street. His effects, apart from money and securities for money, were valued at 5*s.*, but in his room were found 20*l.* in cash, and a number of deposit receipt notes and building societies pass-books, to the value of 2,600*l.* and upwards. There seemed no reason to doubt that for some purpose or other he had made the deposits in question in the name of Richard Rosamond. The National Debt Commissioners having informed the Registrar that Alfred Rosamond appears to have had also an account in the Blomfield-street Savings Bank, opened on 19th April 1880. Award, that the deposits are the proper moneys of Alfred Rosamond, deceased, and that they be paid to Mrs. Maria Holloway, administratrix of his estate, subject to any forfeiture that may have been incurred under Section 12 of the Savings Bank Act, 1891.—*Re Post Office (late Whitechapel) Savings Bank and Deposits of Richard Rosamond, ex parte Maria Holloway.* Hearing, 16th June 1893; award, 12th July.

FRAUD ALLEGED.

10. Deposit account opened 9th June 1866 by Ellen Bailey, who died 1878, on behalf of her daughter Ann Bailey, born 1863, now Ann Platt. The book was in the possession of William Bratt, executor of Charles Bratt

Appendix (A.)
 Savings Bank
 Disputes.
 (1893.)

who died 1892, father of Ellen Bailey, who claimed the deposits as being the money of Charles Bratt, given by him to Ellen Bailey to deposit in her child's name, upon the ground that he already had a deposit in his own name to the legal limit. The deposits in this account now exceed 200*l*. Held, that William Bratt could not be allowed, as against Ann Platt, who was an infant at the time the deposits were made, to allege a conspiracy to defraud between his own testator and another deceased person. Award, that the deposits were the proper moneys of Ann Platt, and that they be paid to her, with or without production of the deposit book.—*Knutsford Savings Bank and Deposits of Ann Bailey*, ex parte *William Bratt*. Hearing, 28th April; award, 29th April 1893.

FRIENDLY SOCIETY.

11. *Unregistered*.—The Conquest Tent was an unregistered branch of the Independent Order of Rechabites. Upon the closing of the Wadebridge Trustee Savings Bank, inquiries were made for the trustees of the Tent, but they could not be found. The trustees of the Order thereupon claimed the deposits, but were unable to show any legal title to them under the rules of the order. Evidence being afterwards furnished by statutory declaration that Elizabeth Truscott, Naomi Kyle, Elizabeth Gigg, Jane Derrick, Mary A. S. Noy, and B. A. Griffin were the sole survivors of the members of the Tent, award (with the consent of the Order) for distribution of the fund equally among them.—*Post Office (late Wadebridge) Savings Bank and Conquest Tent, I.O.R.S.U.*, ex parte *Campbell*. Hearing, 18th December 1891; award, 3rd March 1893.

12. *Dissolved*.—The society was dissolved by registered instrument advertised in the "Gazette" on 15th November 1892. David Harry and other members gave the prescribed notice of proceedings to set aside the dissolution, and gave notice to the trustees of the Savings Bank not to pay out the deposits. They did not commence any proceedings within the time limited by the Act, nor did they show cause against the payment. Award for payment to trustees.—*Swansea Savings Bank and Deposits of United Benefit Society, Penrice*; award, 28th March.

13. *Converted into Registered Branch*.—The registry of the society was cancelled with a view to the amalgamation with the lodge, a registered branch of the Order, but no trustees for the society had ever been registered. Upon a statutory declaration by the Rev. E. J. Hadford, that H. M. Skinner, J. Scott, H. Kemery, and G. Smart had been duly appointed trustees of the society in 1886, award for payment to them.—*Post Office Savings Bank, re Bathford Friendly Society*, ex parte *Shepherds-on-the-Avon Lodge, No. 2,033, L.O.A.S.A.U.*; 26th May 1893.

GUARDIANS.

14. Thomas Watkins, depositor, died 10th August 1887, leaving a widow and child then under seven years of age. After his death his widow became chargeable to the Union. The guardians took possession of the deposit book, in circumstances alleged by the widow and her son to amount to fraud, and claimed 10*l*. 1*s*. 6*d*. of the deposit on account of 50*l*. as relief advanced by way of loan to the widow. Held, that the guardians had no claim to the deposits, and award that one-third thereof be paid to the widow with or without production of the deposit book.—*Post Office Savings Bank and Deposits of Thomas Watkins*, ex parte *the Board of Guardians of the Pembroke Union*. Hearing, 23rd June; award, 10th July 1893.

IDENTIFICATION OF DEPOSITOR.

15. On 18th February 1886 a dead body was found and registered as "unknown." A photograph was taken, and by that means and by the clothes the claimant, William Cox, recognised the deceased person as his father, Thomas Cox. He thereupon claimed of the Savings Bank the sum of 1*l*. 14*s*. 11*d*. deposited by the father, but the Savings Bank declined to entertain the claim until seven years had elapsed. In 1893, accordingly,
 William

William Cox renewed his claim, and the Savings Bank referred him to the Registrar. Thomas Cox left no widow or other child and was intestate. Award for payment to claimant.—*Moorfields Savings Bank*, re *Thomas Cox*, ex parte *William Cox*; 23rd June 1893.

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16. Depositor went on an excursion to Skegness and while there went for a sail in a sailing boat. The boat upset, and all but three of the passengers were drowned, including the depositor. The body had not been recovered. Award for payment to widow.—*Moorfields Savings Bank*, re *Deposits of Samuel Williams*. Hearing, 1st September 1893; award, 2nd September.

JOINT DEPOSIT.

17. Deposit in the joint names of Robert Edwards, Michael Price, and Henry Wallace. Statutory declarations by Price and Wallace that Edwards had left the neighbourhood, and that though they had endeavoured to find him they had not succeeded, and had not seen or heard from him for about seven months, also that he had possessed himself of money belonging to the joint fund to an amount exceeding his portion thereof, and was therefore not beneficially interested in the deposits. The deposits appeared to belong to an unregistered tontine society, but as to this no evidence was offered. Letters to Edwards at his last known address were returned undelivered. Award for payment to Price and Wallace without the concurrence of Edwards.—*Post Office Savings Bank*, re *Edwards, Price, and Wallace*; 27th January 1893.

18. Mr. Tuer renewed his application for the balance of the deposits standing in the joint names of himself and wife, and the Actuary of the Savings Bank having stated that in his opinion it would be just to award it to him, held, that a sufficient time had elapsed, and award for payment of the balance accordingly.—*Manchester Savings Bank and Tuer*; 29th April 1893. (See Report for 1892, p. 89).

INCAPACITY.

19. Joseph Gerrad had an account in his own name amounting to 23*l.* 9*s.* 10*d.* cash and 50*l.* 3*s.* 9*d.* stock. He had also deposited money and purchased stock as trustee for his brother John, an imbecile. John was now being maintained by an illegitimate sister, who joined in the present application, which was for payment to James Thorn on behalf and for the benefit of John. Mr. Frederick William Grace Moran, solicitor, appeared for all the parties, and gave the following evidence on their behalf: "John Gerrad is 26 or 27 years of age, and is a harmless imbecile. He can work in the mill sometimes. Mr. Thorn is a person of substance and respectability, a coal merchant in the town in a good way of business, and a great friend of the family. There are no relations other than the sister." Upon a letter from James Thorn, accepting the trust and undertaking faithfully to administer it for John's benefit, award as requested.—*Post Office Savings Banks*, re *Joseph Gerrad, deceased*, ex parte *James Thorn*, on behalf of *John Gerrad, an imbecile*. Hearing, 20th January; award, 30th January 1893.

20. Applicant was curate of St. John's, Southend, Essex, and husband of the sister of the depositor, who resided with them. He declared that she is and has been during the whole of her life of weak intellect and incapable of managing her affairs, that she was maintained by them, such small income as she is entitled to being received by them for that purpose. She has never been found a lunatic by inquisition, and no committee of her estate or lunacy trustee has ever been appointed. The declaration on opening the deposit account (now amounting to 11*l.* 1*s.* 1*d.*) was made in 1864 by Mr. Charles Henry Lowe, on behalf of the depositor, who was then four years of age. Mr. Thomas stated that Mr. Lowe was somewhere on the Continent, but he did not know where. His address in England was ascertained through the bank, and notice sent to him. He came from Italy, where he now resides, to attend the hearing, and testified that Miss Snowball was quite competent to understand and act in any ordinary matter

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matter of business. The trustee through whom her income was payable also wrote in answer to an inquiry from the Registrar that he should regard her as quite capable of giving a receipt in such a matter. Held, that the depositor was capable of herself giving a discharge, and award that the deposits be paid to her.—*Liverpool Savings Bank and Deposits of Miss Francis M. Snowball*, ex parte, the Rev. Alfred S. Thomas. Hearing, 18th April 1893; award.

LOST DEPOSIT BOOK

21. Elizabeth Mary Oliver had been for 30 years an inmate of a lunatic asylum. Upon her death, administration was taken out by Elizabeth Dishman, her aunt, who satisfied the claim of the guardians. The deposit book, however, could not be found. Award, for payment with or without production of book.—*York Savings Bank*, re *Oliver*, ex parte *Dishman*. Hearing, 12th June 1893; award, 16th June.

PRESUMPTION OF DEATH.

22. Deposits amounting to 188*l.* 15*s.* 10*d.*, made by the trustees and executors of the will of Joseph Cater, deceased, in trust for his son John Thomas Cater, a sailor. On 20th April 1880, J. T. Cater wrote from Sydney, Australia, to his father's solicitor, asking for news of the family, and saying "should you wish to find me at any time you have only to address your letters to the Post Office, Sydney, and I will get them." The solicitor thereupon wrote to him on 28th August 1880, but this letter was returned after the usual interval with an official stamp of the post office at Sydney, that there had been an advertisement inserted to inform J. T. Cater that a letter awaited him but that it had been unclaimed. Since then he has not been heard of. The trustees now desired to pay the money into the county court under the Trustees Relief Acts, and for that purpose applied for an order directing payment to them without the signature of J. T. Cater. Award accordingly.—Re *Coventry Savings Bank and Deposit of J. and W. C. Bawn in trust for J. T. Cater*; 16th March 1893.

23. George Batten, the depositor, settled in California about 30 years ago, and has not been heard of for 25 years, although he had been advertised for in American newspapers. His only brother and next-of-kin, Thomas Batten, died 8th July 1893, and the applicant, Robert Woode Batten, was the administrator to his estate. Award for payment. The deposit now amounts to 91*l.* 3*s.* 2*d.* *Union Devonport Savings Bank*, re *Batten*. Award, 5th October 1893.

REAL OWNER.

24. Margaret Anne Warren, known as Margaret Ann Midgley, spinster, opened an account in 1880. On 9th August 1887 the account stood at 5*l.* 13*s.* 3*d.* and 27*l.* was paid in. On 11th April 1889, 10*l.* was withdrawn. In 1889 M. A. Warren married Herbert Parslow. On 12th November 1891, Lavinia Midgley, her mother, claimed the 27*l.* as her property. The balance, however, was then only 25*l.* 1*s.* 3*d.* On 7th May 1892, Lavinia Midgley died. On 7th September 1892, Margaret Anne Parslow signed a letter consenting to the payment of 5*l.* out of the deposits to Richard Midgley, the widower of her mother. When required to sign a warrant in his favour for withdrawal of the 5*l.* she refused, stating that she had signed the letter under persuasion from her stepfather and sister without consulting her husband, and renewed her claim to the whole deposit. Notice of hearing was given for 15th November, when neither party appeared. On 5th December, M. A. Parslow made a statutory declaration claiming the whole of the deposit as her own. A copy was furnished to R. Midgley, who gave no evidence in answer. Award for payment to M. A. Parslow. *Post Office Savings Bank*, re *Margaret Ann Midgley*, ex parte *Parslow*; 2nd February 1893.

25. Alice Osborne, the claimant, had kept house for her uncle, Jacob Sage, after the death of his wife. Disputes arose about the wife's estate, which ended in Jacob Sage making over to Alice for the benefit of herself and her brothers and sisters, being his nephews and nieces, some of whom were under

under age, certain shares in a Freehold Land Society and other funds, which amounted to 19*l.* 3*s.* for each child. Alice shortly after left her uncle and went to reside with Mrs. Foskett, a friend of the family, under whose advice she sold out the shares in the Freehold Land Society, and expended a portion of the produce in furniture and otherwise, leaving a balance alleged to be 28*l.* in Mrs. Foskett's hands, for safe custody. On 29th October 1892 Laura Grace, daughter of Mrs. Foskett, deposited 28*l.* in the Post Office Savings Bank, and this it was alleged by Alice Osborne was the 28*l.* in question. In an interview with Mr. Daggett, the postmaster, on 23rd November 1892, Mrs. Foskett was understood by him to admit that this was so, and to have said "that the money did not belong to Alice Osborne, but to the younger children, for whose future use she had banked it in her daughter's name." One such child, the youngest, it appeared, had been adopted by Mrs. Foskett. She also handed the deposit book to Anne Osborne, a younger sister of Alice, and neither she nor Anne could give any reasonable explanation of her having done so if the deposit did not belong to the Osborne family. On 19th December 1892, however, Mrs. Foskett wrote to the Comptroller an altogether different story, stating that the 28*l.* was as to 12*l.* of it money given to her by her husband, and as to 16*l.* the savings of her daughter, Laura Grace, as a school teacher. Upon Alice Osborne applying to the Registrar, Jacob Sage intervened, and at the first hearing on 13th January neither Alice Osborne nor Laura Foskett attended, but only Mr. Frost, solicitor for Jacob Sage, who gave evidence on behalf of his client. The other parties being informed of this and told that, if they desired to show cause against an award being made for payment to Jacob Sage, they must do so by way of statutory declaration, did (after long correspondence) furnish statutory declarations, which were in such direct contradiction to each other that the Registrar thought it necessary to appoint a further hearing and to require the attendance of both parties for oral examination.

On 28th July, accordingly, both parties together with Mrs. Foskett, were in attendance with Mr. Frost, who now acted as solicitor for Mrs. Foskett and her daughter, and cross-examined Alice Osborne, without succeeding in shaking her evidence. That of Mrs. Foskett, whose claim on behalf of her daughter was altogether inconsistent with that of Jacob Sage, for whom Mr. Frost had previously appeared, was quite unsatisfactory as to the fund being her own money, and not any part of the produce of Alice Osborne's freehold land shares; but Mrs. Foskett did establish that she had paid for the benefit of the children, and at the request of Alice Osborne, certain sums out of her own moneys, leaving the balance due from her only 8*l.* 12*s.*, which she had reserved as part of the share of the youngest child, who was in her care. Held (1) that the deposits were the balance of the fund belonging to Alice Osborne as trustee for her younger brothers and sisters; (2) that Mrs. Foskett was entitled to be repaid out of it the sums expended by her on account of the trust; (3) that she was not entitled to retain any portion in her own hands, and that the 8*l.* 12*s.* must, therefore, be paid to Alice Osborne. Award accordingly.—*Post Office Savings Bank, re Laura Grace Foskett, ex parte Alice Osborne.* Hearings, 13th January and 28th July 1893; award, 5th August.

26. Claimant is a woman of 84. In 1889 she was seriously ill and depositor was in attendance upon her. Claimant had 20*l.* in Moorfields Savings Bank, and desired to remove it to a Savings Bank nearer her residence. Being bed-ridden she requested Mrs. Relph to do this and signed the necessary forms for the withdrawal. Mrs. Relph deposited the money in her own name, but Mrs. Gordon retained the book in her custody. Mrs. Relph now admitted that the money, including a sum of 5*l.* and one of 3*l.* 6*s.* afterwards deposited, was given her by Mrs. Gordon for the purpose of deposit, and stated that a sum of 2*l.* and another of 2*s.* 1*d.* withdrawn had been paid by her to Mrs. Gordon, which the latter denied. Mrs. Relph claimed the money as a gift from Mrs. Gordon in remuneration of service as nurse, but Mrs. Gordon stated that those services had been otherwise remunerated, and that she never intended to give Mrs. Relph the money. Award, that the deposits are the proper moneys of Matilda Gordon and that they be paid to her.—*East London Savings Bank, re Deposits of M. A. E. Relph, ex parte Matilda Gordon.* Hearing, 8th September 1893; award, 9th September.

Appendix (A.)

ROBBERY.

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27. Depositor had an account opened 15th June 1891, with 60*l.* to credit. On 25th May 1892 he was committed for trial on a charge of stealing 122 ozs. of old gold from his master, Lyon, a jeweller. On 30th May he wrote to the prosecutor from prison, "If you will withdraw the charge I will give up to you all the gold and stones and the money found at home, and the 60*l.* in the bank." This was not accepted, but at the trial Mr. Stubbins, as counsel for the prisoner, who pleaded guilty, said that he was anxious to make restitution as far as lay in his power, and would sign an authority for the prosecutor to receive the money in the Savings Bank. Prosecutor thereupon recommended him to mercy, and the Recorder sentenced him to nine months' imprisonment. He signed a notice of withdrawal, which was supposed to be a form of transfer, but upon being called upon to sign the warrant, refused to do so. While in prison he was furnished by this office through the Governor with a copy of a declaration by Mr. Lyon, stating the facts, and admitted them to be correct, but "considered he had paid enough, and declined to sign any document or have anything further to say in the case until his discharge." His discharge taking place early in January 1893, notice of hearing was given for the 17th January, when he did not appear. Award for payment to Lyon.—*Post Office Savings Bank, re Frederick Taylor, ex parte Solomon Lyon*; 17th January 1893.

SECRET TRUST.

28, 29. In 1884 Mary Looney withdrew 18*l.* from an account in the Savings Bank, and with 2*l.*, making together 20*l.*, gave it to her daughter Ellen, who deposited it in her own name. Subsequent deposits were made, and the present balance is 55*l.* 19*s.* 1*d.* A withdrawal of 8*l.* was made by the daughter, who had in the meantime married James Littleton, on 17th October 1892, and paid by her to her mother. The daughter asserted and the mother denied that all the deposits subsequent to the first 20*l.* were the depositor's own money. Held, that the depositor was bound by her admission as to the balance of the first 20*l.*, but as regards the subsequent deposits the claim of the mother was not established. Award accordingly. Within 12 months of the date of the award the mother died, and the father refused to deliver up the book. Upon a further hearing, to enable him to show cause why he retained it, no such cause being shown, an order was made for payment without production of book. Hearing, 16th December 1892; award, 3rd January 1893. Further hearing, 19th December 1893, and further order, 20th December 1893.—*Moorfields Savings Bank, re Deposits of Ellen Littleton.*

30. Henry Goodwin died 5th April 1875, leaving by his will a share in his residuary estate to the five children of Ann Bowler, his daughter. As they were all infants, the share was deposited in the Savings Bank in the names of Abraham Goodwin and Arthur Bennett, the executors, and now amounts to 59*l.* 7*s.* 2*d.* Abraham Goodwin went to Australia about 1884, and has not been heard of since that year, and is believed to be dead. Arthur Bennett died a few months ago. The beneficiaries are now all of age. Upon evidence by statutory declaration of Mr. H. L. Reade, who was solicitor to the estate and is now solicitor to the legal personal representative of Arthur Bennett and transacted the business of the deposit, award for payment to the four daughters of Ann Bowler.—*Congleton Savings Bank, re Goodwin and Bennett, ex parte Hannah, Harriet, Eliza, and Ann Bowler*; 21st July.

31. Francis Fowler, the depositor, died on 21st February 1885, having a deposit of 47*l.* 3*s.* 3*d.* in his own name. At the time of his death three of his four children were under 21 years of age. The children having now attained that age, with the widow, consented to the payment of the money to J. Howe, F. Williams, and C. Powell, trustees of the Sweet Home Lodge, G.U.O.O.F., which is now a registered branch, but was at the time of the deposit unregistered, and to which the money belonged. Award accordingly.—*Post Office Savings Bank, re Fowler, ex parte Trustees of Sweet Home Lodge, 1,335, G.U.O.O.F.* Award, 20th December 1893.

32, 33. In

SPECIAL INVESTMENTS.

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32, 33. In 1875 the Winchester Savings Bank opened a Special Investment Department under Section 16 of the Savings Bank Act, 1863. Considerable sums were received and paid out. By the rules it was provided that all such investments shall be made for the benefit and at the risk of the depositors, by whom separate accounts have been opened, and in the contract note signed by the depositor it was stated, "The bank will allow the depositor at least 3 per cent., and will retain for expenses and contingencies such part of the interest received as they may deem expedient." The bank paid 3*l.* 15*s.* per cent. on some deposits, 3*l.* 7*s.* 6*d.* on others, and accumulated a reserve fund of 786*l.* 15*s.* The trustees and managers have now resolved to close the business of this department, and upon the sale of the securities a surplus of about 900*l.* is expected to be realised. Acting upon the advice of counsel, the bank propose to divide the surplus and reserve among the existing depositors by way of simple interest. The funds could not be earmarked to any particular deposits. Mr. Jesse White, a depositor, who withdrew in 1892, objects and claims a share. On withdrawal he signed an authority to J. E. White to receive 40*l.*, and directed that his receipt should in every respect be a full and sufficient discharge to the bank for the payment of the same. Mr. Joseph Stagg, an existing depositor, objects on two grounds: (1) that the fund should be divided according to the amount of each depositor's capital, and not by way of simple interest; (2) that certain persons who have been admitted to invest in it without having been depositors in the bank should not be admitted to share in the division of surplus. Held: (1) that this office has jurisdiction to determine these disputes; (2) that White has not given a discharge of all claims against the bank, and is therefore entitled to his share of the reserve fund; (3) that existing depositors are entitled to a share in the reserve fund and to the benefit of the profit arising from the sale of their investments, but not to any profit arising from the sale of stock held for moneys illegally invested; (4) that the reserve fund ought to be divided by way of simple interest; (5) that the profit on realisation ought to be divided in proportion to the capital invested. Mr. Bailey, solicitor, appeared for all parties. The actuary of the bank attended. Awards: (1) that Mr. Jesse White, a depositor in the Special Investment Department of the Winchester Savings Bank, certified under the Act of 1863, who withdrew the capital sum deposited on the 7th May 1892, is entitled to a share in the reserve fund accumulated out of unpaid interest on the investments made by the trustees for the benefit of depositors in the said department, such share to be calculated by way of simple interest; and that he is not entitled to a share in the profit arising from the sale of the securities held by the trustees for the benefit of such depositors; (2) that Mr. Joseph Stagg, a depositor in the Special Investment Department of the Winchester Savings Bank, certified under the Act of 1863, is entitled to a share in the reserve fund accumulated out of unpaid interest on the investments made by the trustees for the benefit of depositors in the said department, such share to be calculated by way of simple interest; and that he is entitled to a share in the profits arising from the sale of the securities held by the trustees for benefit of such depositors, such share to be calculated proportionately to the amount of deposits; and that he is not entitled to a share of the unpaid interest or profit on sale of securities arising from moneys irregularly accepted by the trustees from persons who were not depositors.—*Winchester Savings Bank*, ex parte *White*, ex parte *Stagg*. Hearing, 12th May 1893; awards, 30th May. (Copies of the above were sent to the National Debt Commissioners and the Inspection Committee of Trustee Savings Banks, for their advice as to the practical working out of the awards).

TRADE UNIONS.

34. The depositors were a registered Trade Union which had given notice of dissolution in the prescribed form. The object of the dissolution was the absorption of the Union into the National Society of Drillers and Hole Cutters, but as that did not appear on the registered notice the Savings Bank Department could not recognise the National Society as owners of the

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deposits. Ultimately an agreement was come to between the parties for the payment of 94*l.* 16*s.* 4*d.* to the trustees of the dissolved St. Bede's Society, and the balance, 174*l.* 10*s.*, to the Trustees of the National Society. Award accordingly.—*Post Office Savings Bank*, re *St. Bede Society of Drillers and Hole Cutters*; 6th January 1893.

35. Deposit in the joint names of Frederick William Leathers and Henry Webb. Statutory declaration by Walter Death, Secretary of the Ipswich Hand-in-Hand House Painters and Decorators' Trade Society, that the money was the property of the society, an unregistered Trade Union, which had now become a branch of the National Amalgamated Society of Operative House and Ship Painters and Decorators, a registered Trade Union. Leathers assented but Webb did not. He did not, however, appear at the hearing, or offer evidence within a limited time afterwards. Award, that the deposits are the proper moneys of the Ipswich branch as claimed, and that they be paid to F. W. Leathers, as trustee for such branch.—*Post Office Savings Bank*, re *Leathers and Webb*; ex parte *Ipswich Branch of the National Amalgamated Society of Operative House and Ship Painters and Decorators*. Hearing, 6th January; award, 18th January.

36. The Trade Union applied to have its certificate of registry withdrawn, intending to become a branch of the National Society of Drillers and Hole Cutters. The members appear afterwards to have changed their intention, and resolved to continue business as an unregistered Trade Union. Upon an application to withdraw 40*l.* out of the 113*l.* 1*s.* 3*d.* standing to their credit, award for payment of 40*l.* to the trustees of the Byker and District Society of Drillers and Hole Cutters, an unregistered Trade Union.—*Post Office Savings Bank*, re *Byker and District Society of Drillers and Hole Cutters*; 4th February 1893.

37. By the rules of the Union no provision was made for the appointment and removal of branch trustees or investment of branch funds or for the secession of branches. Differences having arisen between No. 1 Branch and the central body of the Union, the majority of the branch resolved to withdraw from the Union and become No. 1 Branch of the Independent Order of London Carmen's Trade Union. A minority remained faithful to the Union, and, with others, removed to another meeting place, elected other trustees, and claimed 103*l.* 2*s.* 7*d.* of the deposits. A further sum of 70*l.* deposited since the secession was admitted to belong to the seceders. The Union itself disclaimed any title to any portion of the deposits. Held that the money having been subscribed to the funds as those of a branch of the London Carmen's Trade Union, neither the seceders nor the new branch could establish a title to them, but they were the property of the persons who constituted the branch at the time when it ceased to be such. Held that no evidence having been given of the removal of Longman, Donovan, and Rayner from office as trustees, they were still trustees for the persons entitled to the funds. Award, that the deposits are as to 70*l.* part thereof the proper moneys of the Independent Order of London Carmen's Trade Union, No. 1 Branch, and as to the remainder thereof the proper moneys of the persons who immediately before the secession of the No. 1 Branch from the London Carmen's Trade Union were members of that branch, and that the said sum of 70*l.* be paid to George Walter Longman, William Donovan, and Robert Rayner, and the remainder divided among the persons entitled as before mentioned.—*Post Office Savings Bank and Deposits of Longman, Donovan, and Rayner, Trustees of the London Carmen's Trade Union, No. 1 Branch*. Hearing, 3rd March and 7th July 1893; award, 12th July.

38, 38a. By the rules of the Union (1, 5) all its funds were declared to be the property of the Union, and (10, 20) its executive council were authorised to recover the property of dissolved branches. The two branches in question had been dissolved and their trustees had delivered up the deposit books to the executive council. Award for payment to John Fry, Henry Neville, and Joseph Rogers, as trustees for the Union.—*Post Office Savings Bank*, re *Bedford Branch and Swindon Branch of Amalgamated Society of House Decorators and Painters*; ex parte *the Union*. Hearing, 18th August 1893; awards, 21st August.

39. By

39. By rules of the Union all branch trustees are responsible to the executive council as general trustees for the moneys they hold. The Bristol branch having been dissolved, its sole continuing trustee delivered up the deposit book, and consented to payment to the executive council. Award accordingly.—*Post Office Savings Bank v. Bristol Branch of Steam Engine Makers, ex parte the Society.* Hearing, 8th December 1893; award, 21st December.

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TRUST ACCOUNTS.

40, 40a, 40b. Account (11s. only) in the name of Thomas Gaffney, in trust for Harry George Gaffney, then an infant, opened in 1872. Thomas Gaffney has not been heard of for 16 years. Similar small accounts for Frank and Eliza. Awards for payment to W. E. Gaffney, Frank Gaffney, and Eliza Gaffney, respectively.—*Post Office Savings Bank re Gaffney*; 17th March 1893.

41. The depositors were executors of Francis Hull, yeoman, who died 1870, and by his Will directed the residue of his estate to be invested until the youngest of the children of his daughter Jane Dale attained the age of 21 years. They deposited the amount (22l. 13s.) in their joint names in the Post Office Savings Bank. Bullen died on 10th August 1888, and Harris died in 1890. His widow has since died, and there is now no legal representative of Harris. Caroline, the youngest child of Jane Dale, attained 21 years on 16th February 1893. On evidence by the statutory declaration of Miss E. S. Proudman, one of the executrices of Bullen, award for distribution of the money among the four claimants.—*Post Office Savings Bank re Richard Bullen and Daniel Harris, ex parte Elizabeth Dale, Charlotte Cooke, John Dale, and Caroline Dale*; 30th May.

42. On 30th July 1889 an award was made that Barnet Woolf and Moss Simons had not been shown to have been legally removed from the office of trustees of the fund, and the deposits were ordered to be paid to them jointly with Solomon Ehrenburg. This award had not been acted upon. Evidence was now given by production of minute books of the congregation, and by the oath of Mr. Isaac Goldman, treasurer, that Woolf and Simons had been deposed from office on 25th June 1893, and Isaac Goldman and Harris Solomons elected in their place. Award for payment to them jointly with Ehrenburg.—*Re Post Office Savings Bank and Deposits of Reading Hebrew Congregation Synagogue Building Fund.* Hearing, 25th August 1893; award, 31st October.

43, 44. Robert Jones, one of the trustees, died in 1892. David Kaye, the other trustee, on 21st September 1893, executed a deed resigning the trust, and appointing William McConnel and Richard Povey trustees in his place. Held, that the trust deed did not affect the deposits in the Savings Bank; but that as the persons beneficially interested were now of age, and as David Kaye had resigned the trusts, there was no reason why an award should not be made directing payment to their signatures alone. Robert being in Australia, the Award would be to him or his lawful attorney.—*Re Liverpool Savings Bank and Deposits of David Kaye and Robert Jones in trust for Robert Benjamin Kaye; the same in trust for Margaret Isabel Kaye*; Hearing, 3rd November 1893; awards, 17th November.

Appendix (B.)

APPENDIX (B.)

Acts of
Parliament.

ACTS OF PARLIAMENT, passed in 1893, relating to FRIENDLY and other
SOCIETIES and SAVINGS BANKS.

TRADE UNION (PROVIDENT FUNDS) ACT, 1893.

(56 Vict. c. 2.)

AN ACT to exempt from INCOME TAX the Invested Funds of TRADE
UNIONS applied in payment of PROVIDENT BENEFITS. [28th March
1893.]

BE it enacted by the Queen's most Excellent Majesty, by and with the
advice and consent of the Lords Spiritual and Temporal, and Commons, in
this present Parliament assembled, and by the authority of the same, as
follows :—

Provident funds
of trade unions
to be exempt
from income
tax. 34 & 35
Vict. c. 31.
39 & 40 Vict. c.
22.

1. A trade union duly registered under the Trade Union Acts, 1871 and
1876, shall be entitled to exemption from income tax chargeable under
Schedules A, C, and D, of any Acts for granting duties of income tax in
respect of the interest and dividends of the trade union applicable and
applied solely for the purpose of provident benefits.

Provided always that the exemption shall not extend to any trade union
by the rules of which the amount assured to any member, or person
nominated by or claiming under him, shall exceed the total sum of two
hundred pounds, or the amount of any annuity granted to any member, or
person nominated by him, shall exceed the sum of thirty pounds per
annum.

Mode of
claiming
exemption.

2. The exemption shall be claimed and allowed in the same manner as is
prescribed by law in the case of income applicable and applied to charitable
purposes.

Definition of
"provident
benefits."

3. In this Act the expression "provident benefits" means and includes
any payment made to a member during sickness or incapacity from personal
injury, or while out of work ; or to an aged member by way of superannua-
tion; or to a member who has met with an accident or has lost his tools by
fire or theft, or a payment in discharge or aid of funeral expenses on the
death of a member or the wife of a member, or as provision for the children
of the deceased member, where the payment in respect whereof exemption
is claimed is a payment expressly authorised by the registered rules of the
trade union claiming the exemption.

Short Title.

4. This Act may be cited as the Trade Union (Provident Funds) Act,
1893.

FRIENDLY SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 30.)

AN ACT to amend the FRIENDLY SOCIETIES ACT, 1875. [27 July 1893.]

BE it enacted by the Queen's most Excellent Majesty, by and with the
advice and consent of the Lords Spiritual and Temporal, and Commons, in
this present Parliament assembled, and by the authority of the same, as
follows :—

1. This

1. This Act may be cited as the Friendly Societies Act, 1893, and shall be construed as one with the Friendly Societies Act, 1875, hereinafter called the principal Act, and the Acts amending the same, and those Acts and this Act may be cited together, collectively, as the Friendly Societies Acts, 1875 to 1893.

Appendix (B.)
—
Acts of
Parliament.
Short title.

2. Notwithstanding anything contained in the Arbitration Act, 1889, or in any other Act, the court, the chief or other registrar, or any arbitrator or umpire to whom a dispute is referred in pursuance of section twenty-two of the principal Act, shall not be compelled to state a special case on any question of law arising in the case, but the court, the chief or other registrar, may do so on the request of either party as provided in section twenty-two, sub-section (c.) of the principal Act.

38 & 39 Vict. c.
6.
Court or
registrar not to
be compelled to
state special
case.
52 & 53 Vict. c.
49.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

AN ACT to consolidate and amend the Laws relating to INDUSTRIAL and PROVIDENT SOCIETIES. [12th September 1893.]

WHEREAS it is expedient to consolidate and amend the law relating to industrial and provident societies :

Be it therefore enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :

Preliminary.

1. This Act may be cited as the Industrial and Provident Societies Act, 1893.

Short title of
Act.

2. This Act shall come into operation on the first day of January next after the passing thereof, and shall extend to Great Britain and Ireland and the Channel Islands.

Extent of Act.

3. Every incorporated society now existing which has been registered or certified under any Act relating to industrial and provident societies shall be deemed to be a society registered under this Act, and its rules shall, so far as the same are not contrary to any express provision of this Act, continue in force until altered or rescinded.

Existing
societies.

Registration of Societies.

4. A society which may be registered under this Act (herein called an industrial and provident society) is a society for carrying on any industries, businesses, or trades specified in or authorised by its rules, whether wholesale or retail, and including dealings of any description with land. Provided that—

Societies which
may be
registered.

(a.) No member other than a registered society shall have or claim any interest in the shares of the society exceeding two hundred pounds, and

(b.) In regard to the business of banking, the society shall be subject to the provisions hereinafter contained.^o

5. With

^o This section provides that a society may be registered to carry on any industries, businesses, or trades specified in or authorised by its rules. Under the Act of 1876, Section 6, societies could be registered to carry on any "labour, trade, or handicraft," but it appears to have been thought that its terms have, in some cases, been so interpreted as to confine within narrow limits the objects for which societies may be registered. The object of the clause is to provide for the carrying on of businesses other than those deemed to be included in the terms "labour, trade, or handicraft," in regard to societies registered for manufacturing purposes.

The word "shares" is substituted for "funds," thus making this section to correspond with the wording of Schedule II., which interprets the word "funds" as meaning "shares" in the society.

Appendix (B.)	5. With respect to the registry of new societies the following provisions shall have effect :—
Acts of Parliament.	(1.) No society can be registered under this Act which does not consist of seven persons at least :
Conditions of registration.	(2.) For the purpose of registry an application to register the society, signed by seven members and the secretary, and two printed copies of the rules, shall be sent to the registrar :
	(3.) No society shall be registered under a name identical with that under which any other existing society is registered, or so nearly resembling such name as to be likely, or in any name likely, in the opinion of the registrar, to mislead the members or the public as to its identity, and no society shall change its name except in the manner hereinafter provided.
	(4.) A society registered under the Industrial and Provident Societies Act, 1852, and not registered under the Industrial and Provident Societies Acts, 1862, 1867, or 1876, may obtain from the registrar an acknowledgment of registry under this Act :
	(5.) The word "limited" shall be the last word in the name of every society registered under this Act :
	(6.) A society carrying or intending to carry on business in more than one part of the United Kingdom shall be registered in the part in which its registered office, as herein mentioned, is situate ; but copies of the rules of the society and of all amendments of the same shall, when registered, be sent to the registrar of each of the other parts to be recorded by him, and until such rules are so recorded the society shall not be entitled to any of the privileges of this Act in the part in which such rules have not been recorded, and until such amendments are so recorded the same shall not take effect in such part.
Acknowledgment of registry.	6. The registrar, on being satisfied that a society has complied with the provisions as to registry in force under this Act, shall issue to such society an acknowledgment of registry.
Appeals from refusal to register.	7.—(1.) If the registrar refuses to register the society or any rules or amendments of rules, the society may appeal from such refusal as follows :— (a.) In England or Ireland to the High Court ; (b.) In Scotland to either division of the Inner House of the Court of Session. (2.) If the refusal of registry is overruled on appeal, an acknowledgment of registry shall thereupon be given to the society by the registrar.
Effect of acknowledgment of registry.	8. The acknowledgment of registry shall be conclusive evidence that the society therein mentioned is duly registered, unless it is proved that the registry of the society has been suspended or cancelled.
<i>Cancelling and Suspension of Registry.</i>	
Cancelling and suspension of registry.	9.—(1.) The registrar may cancel the registry of a society by writing under his hand or seal : (a.) If at any time it is proved to his satisfaction that the number of the members of the society has been reduced to less than seven, or that an acknowledgment of registry has been obtained by fraud or mistake, or that the society has ceased to exist ; ^o (b.) If he thinks fit, at the request of a society, to be evidenced in such manner as he shall from time to time direct ; (c.) With

^o So much of this sub-section as gives to the Registrar power to cancel the registration of a society, if at any time it is proved to his satisfaction that the number of its members has been reduced to less than seven, is new.

- (c.) With the approval of the Treasury, or proof to his satisfaction that the society exists for an illegal purpose, or has wilfully and after notice from a registrar violated any of the provisions of this Act. Appendix (B.)
Acts of
Parliament.

(2.) The registrar, in any case, in which he might, with the approval of the Treasury, cancel the registry of a society, may suspend the same, by writing under his hand or seal, for any term not exceeding three months and may, with the approval of the Treasury, renew such suspension from time to time for the like period.

(3.) Not less than two months' previous notice in writing, specifying briefly the ground of any proposed cancelling or suspension of registry, shall be given by the registrar to a society before the registry of the same can be cancelled (except at its request) or suspended; and notice of every cancelling or suspension shall be published in the Gazette, and in some local newspaper circulating in or about the locality in which the registered office of the society is situated, as soon as practicable after the same takes place.

(4.) A society may appeal from the cancelling of its registry, or from any suspension of the same which is renewed after three months, in manner herein provided for appeals from the registrar's refusal to register.

(5.) A society whose registry has been suspended or cancelled shall from the date of publication in the Gazette of notice of such suspension or cancelling (but, if suspended, only whilst such suspension lasts, and subject also to the right of appeal hereby given) absolutely cease to enjoy as such the privileges of a registered society, but without prejudice to any liability actually incurred by such society, which may be enforced against the same as if such suspension or cancelling had not taken place.

Rules.

10.—(1.) The rules of a society registered under this Act shall contain provisions in respect of the several matters mentioned in the Second Schedule to this Act. Rules and
amendments.

(2.) An amendment of a rule of a society registered under this Act shall not be valid until the same has been registered under this Act, for which purpose two copies of the same, signed by three members and the secretary, shall be sent to the registrar.

(3.) The registrar shall, on being satisfied that any amendment of a rule is not contrary to the provisions of this Act, issue to the society an acknowledgment of registry of the same, which shall be conclusive evidence that the same is duly registered.

(4.) A copy of the rules of a registered society shall be delivered by the society to every person on demand, on payment of a sum not exceeding one shilling.

(5.) The rules of a registered society, or any schedule thereto, may set forth the form of any instrument necessary for carrying the purposes of the society into effect.

(6.) The rules of every society registered under this Act shall provide for the profits being appropriated to any purposes stated therein or determined in such manner as the rules direct.*

Duties of Registered Societies.

11. Every registered society shall have a registered office to which all communications and notices shall be addressed, and shall send to the registrar notice of the situation of such office, and of every change therein. Registered
office.

12. Every

* This sub-section gives power to a society to appropriate its profits to any purpose specified in its rules, or to be otherwise appropriated in manner to be determined as the rules direct, and thus meets the difficulty raised by the case of *Warburton v. The Huddersfield Industrial Society*. (See Appendix D to my Report for 1891.)

- Appendix (B.) 12. Every registered society shall paint or affix, and keep painted or affixed, its registered name on the outside of every office or place in which the business of the society is carried on, in a conspicuous position, in letters easily legible, and have its registered name engraven in legible characters on its seal, and have its registered name mentioned in legible characters in all notices, advertisements, and other official publications of the society, and in all bills of exchange, promissory notes, endorsements, cheques, and orders for money or goods, purporting to be signed by or on behalf of such society, and in all bills of parcels, invoices, receipts, and letters of credit of the society.
- Acts of Parliament. Publication of name.
- Audit. 13.—(1.) Every registered society shall once at least in every year submit its accounts for audit either to one of the public auditors appointed as in this Act mentioned, or to two or more persons appointed as the rules of the society provide.
- (2.) The auditors shall have access to all the books, deeds, documents, and accounts of the society, and shall examine the balance sheets showing the receipts and expenditure, funds and effects of the society, and verify the same with the books, deeds, documents, accounts, and vouchers relating thereto, and shall either sign the same as found by them to be correct, duly vouched, and in accordance with law, or specially report to the society in what respects they find them incorrect, unvouched, or not in accordance with law.
- Annual returns. 14.—(1.) Every registered society shall once in every year, not later than the thirty-first day of March, send to the registrar an annual return of the receipts and expenditure, funds and effects, of the society as audited.*
- (2.) The annual return—
- (a.) Shall be signed by the auditor or auditors ; and
- (b.) Shall show separately the expenditure in respect of the several objects of the society ; and
- (c.) Shall be made out from the date of its registration or last annual return to that of its last published balance sheet, provided that the last-named date is not more than one month before or after the thirty-first December then last, or otherwise to the said day of December inclusive ; and
- (d.) Shall state whether the audit has been conducted by a public auditor appointed as by this Act provided, and by whom, and, if by any persons other than a public auditor, shall state the name, address, and calling or profession of every such person, and the manner in which, and the authority under which, he is appointed.
- The society shall, together with the annual return, send a copy of the report of the auditors, or, if more than one such report has been made during the period included in the return, a copy of each of such reports.
- Supply of copies of annual returns. 15. Every registered society shall supply gratuitously to every member or person interested in the funds of the society, on his application, a copy of the last annual return of the society for the time being.
- Copy of last balance sheet. 16. Every registered society shall keep a copy of the last balance sheet for the time being, together with the report of the auditors, always hung up in a conspicuous place at the registered office of the society.
- Inspection of books by members. 17.—(1.) Save as provided by this Act, no member or person shall have any right to inspect the books of a registered society, notwithstanding anything in the existing rules relating to such inspection.

(2.) Any

* This sub-section alters the date for sending in the annual return to the Registrar, by requiring that such returns shall be sent in not later than March 31st in each year, so as to render it possible to publish the annual reports much earlier than has been customary.

(2.) Any member or person having an interest in the funds of a registered society, shall be allowed to inspect his own account and the books containing the names of the members at all reasonable hours at the registered office of the society, or at any place where the same are kept, subject to such regulations as to the time and manner of such inspection as may be made from time to time by the general meetings of the society. Appendix (B.)
—
Acts of
Parliament.

(3.) A registered society may, by any rules registered after this Act is passed, authorise the inspection of any of its books therein mentioned, in addition to the said books containing the names of members, under such conditions as are thereby imposed, so that no person, unless he be an officer of the society, or be specially authorised by a resolution thereof, shall have the right to inspect the loan or deposit account of any other member without his written consent.^o

18.—(1.) The registrar may, if he thinks fit, on the application of ten members of a registered society, each of whom has been a member of the society for not less than twelve months immediately preceding the date of the application, appoint an accountant or actuary to inspect the books of the society, and to report thereon. Inspection of
books by order
of registrar.

(2.) Provided as follows,—

(a.) The applicants shall deposit with the registrar such sum as a security for the costs of the proposed inspection as the registrar may require; and

(b.) All expenses of and incidental to any such inspection shall be defrayed by the applicants, or out of the funds of the society, or by the members or officers, or former members or officers, of the society in such proportions as the registrar may direct.

(3.) A person appointed under this section shall have power to make copies of any books of the society, and to take extracts therefrom, at all reasonable hours, at the registered office of the society, or at any place where the books are kept.

(4.) The registrar shall communicate the results of any such inspection to the applicants and to the society.

Banking by Societies.

19.—(1.) No registered society which has any withdrawable share capital shall carry on the business of banking. Conditions of
banking by
societies.

(2.) Every registered society which carries on the business of banking shall on the first Mondays in February and August in each year, make out and keep conspicuously hung up in its registered office, and every other office or place of business belonging to it where the business of banking is carried on, a statement in the form in the Third Schedule, or as near thereto as the circumstances admit.

(3.) The taking deposits of not more than ten shillings in any one payment, nor more than twenty pounds for any one depositor, payable on not less than two clear days' notice, shall not be included in the business of banking within the meaning of this Act; but no society which takes such deposits shall make any payment of withdrawable capital while any claim due on account of any such deposit is unsatisfied.^o

Returns and Documents.

20. Every return and other document required for the purposes of this Act, shall be made in such form and shall contain such particulars as the Chief Registrar prescribes, and shall be deposited and registered or recorded, with or without observations thereon, in such manner as the Chief Registrar directs. Form and
deposit of
documents.

^o This section modifies inspection in connexion with industrial and provident societies, to provisions enabling (a.) The inspection by a member of his own account, and the list of names of the members; (b.) Inspection of all or any books specified in the registered rules; (c.) Any ten members to apply to the Registrar for a general inspection of the accounts of the society.

[†] This sub-section extends the power to receive small deposits up to 1⁰s. in any one payment, instead of 5s., which is the limit fixed by the Act of 1876. The maximum limit of 20⁰l. to be held by any one depositor, is not altered.

Appendix (B.)

Privileges of Societies.

Acts of
Parliament.
Incorporation
of a society with
limited liability.

21. The registration of a society shall render it a body corporate by the name described in the acknowledgment of registry, by which it may sue and be sued, with perpetual succession and a common seal, and with limited liability; and shall vest in the society all property for the time being vested in any person in trust for the society; and all legal proceedings pending by or against the trustees of any such society may be prosecuted by or against the society in its registered name without abatement.

Rules to bind
members.

22. The rules of a registered society shall bind the society and all members thereof and all persons claiming through them respectively to the same extent as if each member had subscribed his name and affixed his seal thereto, and there were contained in such rules a covenant on the part of such member, his heirs, executors, administrators, and assigns, to conform thereto, subject to the provisions of this Act: Provided that a society registered at the time when this Act comes into operation, or the members thereof, may respectively exercise any power given by this Act, and not made to depend on the provisions of its rules, notwithstanding any provision contained in any rule thereof registered before this Act was passed.

Remedy for
debts from
members.

23.—(1.) All moneys payable by a member to a registered society shall be a debt due from such member to the society, and shall be recoverable as such either in the county court of the district in which the registered office of the society is situate, or in that of the district in which such member resides, at the option of the society.

(2.) A registered society shall have a lien on the shares of any member for any debt due to it by him, and may set off any sum credited to the member thereon in or towards the payment of such debt.*

Exemption
from income-
tax.

24. A registered society shall not be chargeable under Schedules C and D of the Income Tax Acts, unless it sells to persons not members thereof, and the number of shares of the society is limited either by its rules or its practice. But no member of or person employed by the society shall be exempt from any assessment to the said duties to which he would be otherwise liable.†

Power of
nomination for
sums not
exceeding one
hundred
pounds.

25.—(1.) A member of a registered society, not being under the age of sixteen years, may, by a writing under his hand, delivered at or sent to the registered office of the society during the lifetime of such member, or made in any book kept thereat, nominate any person or persons other than an officer or servant of the society (unless such officer or servant is the husband, wife, father, mother, child, brother, sister, nephew, or niece of the nominator) to or among whom his property in the society, whether in shares, loans, or deposits, or so much thereof as is specified in such nomination, if the nomination does not comprise the whole, shall be transferred at his decease, provided the amount credited to him in the books of the society does not then exceed one hundred pounds sterling.‡

(2.) A nomination so made may be revoked or varied by any similar document under the hand of the nominator, delivered, sent, or made as aforesaid, but shall not be revocable or variable by the will of the nominator or any codicil thereto.§

(3.) The

* Sub-section (1) gives enlarged powers for recovery of debts owing by members. Sub-section (2) gives a society a lien on the shares of any member for any debt due to it by him.

† This section embodies the provision of the Customs and Inland Revenue Act, 1880, which renders a society chargeable to the duties of income tax under Schedules C and D in case the society sells to persons who are not members thereof, and the number of shares of the society is limited either by its rules or its practice.

‡ This sub-section extends the power of nomination, by providing that more than one person may be nominated to participate in the division of the property of a deceased member, and that such property invested in the society, provided that it does not amount to more than 100*l.*, may be divided amongst the nominees as directed by the nomination.

§ This sub-section provides that a nomination may be revoked or varied by any similar document under the hand of the nominator, delivered, sent, or made as required in the case of a nomination, but that such nomination shall not be revocable or variable by the will of the nominator or any codicil thereto, which had been held by the Registrar, and by county court judges, to be the effect of the enactments in the Act of 1876, though not expressed therein.

(3.) The society shall keep a book wherein the names of all persons so nominated, and of all revocations or variations, if any, of such nominations shall be regularly entered. And the property comprised in any such nomination shall be payable or transferable to the nominees, although the rules of the society declare the shares to be generally not transferable.

Appendix (B.)

Acts of
Parliament.

26.—(1.) On receiving satisfactory proof of the death of a nominator, the committee of the society shall either transfer the property comprised in the nomination in manner directed by it, or pay to every person entitled thereunder the full value of the property given to him, unless the shares comprised therein, if transferred as directed by the nominator, would raise the share capital of any nominee to a sum exceeding two hundred pounds, in which case they shall pay him the value of such shares.

Proceedings on
the death of a
nominator.

(2.) If the total property of the nominator in the society at his death exceeds eighty pounds the committee shall, before making any payment, require production of a duly stamped receipt for the succession or legacy duty payable thereon, or a letter or certificate stating that no such duty is payable, from the Commissioners of Inland Revenue, who shall give such receipt, letter, or certificate, on payment of the duty, or satisfactory proof of no duty being payable, as the case may be.⁹

27.—(1.) If any member of a registered society entitled to property therein in respect of shares, loans, or deposits, not exceeding in the whole, at his death, one hundred pounds, dies intestate, without having made any nomination thereof then subsisting, the committee may, without letters of administration, distribute the same among such persons as appear to them, on such evidence as they deem satisfactory, to be entitled by law to receive the same, subject, if such property exceeds eighty pounds, to the obtaining from the Commissioners of Inland Revenue a receipt for the succession or legacy duty payable thereon, or a letter or certificate stating that no such duty is payable.

Provisions for
intestacy.

(2.) If any such member is illegitimate and leaves no widow, widower, or issue, the committee shall deal with his property in the society as the Treasury shall direct.[†]

28. If elsewhere than in Scotland the whole personal estate, or in Scotland the whole movable estate, of any person entitled to make a nomination under this Act exceeds one hundred pounds sterling, any sum paid under this Act without probate or letters of administration shall, notwithstanding such nomination or payment, be liable to probate duty as part of the amount on which such duty is charged, and the committee, before making any such payment, may require a statutory declaration by the claimant or one of the claimants that the total personal or movable estate of the deceased, including the sum in question, does not, after deductions of debts and funeral expenses, exceed the value of one hundred pounds.

Probate duty to
be paid where
the whole estate
exceeds one
hundred
pounds.

29. Where a member or person claiming through a member of a society is insane, and no committee of his estate or trustee of his property has been duly appointed, the society may, when it is proved to the satisfaction of the committee that it is just and expedient so to do, pay the amount of the shares, loans, and deposits, not exceeding one hundred pounds, belonging to such member or person, to any person whom they shall judge proper to receive the same on his behalf, whose receipt shall be a good discharge to the society for any sum so paid.[‡]

Power to deal
with the
property of
insane or lunatic
members.

30. All payments or transfers made by the committee of a registered society, under the provisions of this Act with respect to payments or transfers to or on behalf of deceased or insane members, to any person who

Payments to
persons
apparently
entitled valid.

* These sections embody the provisions of the Provident Nominations and Small Intestacies Act, 1883, which requires that, in cases where the amount or property credited in the books of the society to the name of a deceased member exceeds 80*l.*, the committee shall, before making any payment, require production of a duly stamped receipt for the succession or legacy duty payable thereon, or a letter or certificate stating that no such duty is payable from the Commissioners of Inland Revenue.

† This section, giving the committee of a society power to pay out the property of a member who is insane, when it is proved to their satisfaction that it is just and expedient to do so, is new.

- Appendix (B.) who at the time appears to the committee to be entitled thereunder, shall be valid and effectual against any demand made upon the committee or society by any other person
- Acts of Parliament.
- Transfer of stock standing in name of trustee.
- 31.—(1.) When any person in whose name any stock belonging to a registered society transferable at the Bank of England or Bank of Ireland is standing, either jointly with another or others or solely, as a trustee therefor, is absent from Great Britain or Ireland respectively, or becomes bankrupt, or files any petition, or executes any deed for liquidation of his affairs by assignment or arrangement, or for composition with his creditors, or becomes a lunatic, or is dead, or has been removed from his office of trustee, or if it be unknown whether such person is living or dead, the Chief Registrar, on application in writing from the secretary and three members of the society, and on proof satisfactory to him, may direct the transfer of the stock into the names of any other persons as trustees for the society.
- (2.) The transfer shall be made by the surviving or continuing trustees, and if there be no such trustee, or if such trustees refuse or be unable to make such transfer, and the Chief Registrar so directs, then by the Accountant General or Deputy or Assistant Accountant General of the Bank of England or Bank of Ireland, as the case may be.
- (3.) The Banks of England and Ireland are hereby indemnified for anything done by them or any of their officers in pursuance of this provision against any claim or demand of any person injuriously affected thereby.
- Membership of minors.
32. A person under the age of twenty-one but above the age of sixteen may be a member of a registered society, unless provision be made in the rules thereof to the contrary, and may, subject to the rules of the society, enjoy all the rights of a member (except as by this Act provided), and execute all instruments and give all acquittances necessary to be executed or given under the rules, but shall not be a member of the committee trustee, manager, or treasurer of the society.
- Promissory notes and bills of exchange.
33. A promissory note or bill of exchange shall be deemed to have been made, accepted, or endorsed on behalf of any society if made, accepted, or endorsed in the name of the society, or by or on behalf or account of the society, by any person acting under the authority of the society.
- Register of members or shares.
34. Any register or list of members or shares kept by any society shall be *prima facie* evidence of any of the following particulars entered therein :—
- The names, addresses, and occupations of the members, the number of shares held by them respectively, the numbers of such shares, if they are distinguished by numbers, and the amount paid or agreed to be considered as paid on any such shares ;
 - The date at which the name of any person, company, or society was entered in such register or list as a member ;
 - The date at which any such person, company, or society ceased to be a member.
- Contracts how made, varied, or discharged.
35. Contracts on behalf of a registered society may be made, varied, or discharged, as follows :—
- Any contract which, if made between private persons would be by law required to be in writing, and if made according to the English law to be under seal, may be made on behalf of the society in writing under the common seal of the society, and may in the same manner be varied or discharged ;
 - Any contract which, if made between private persons would be by law required to be in writing and signed by the persons to be charged therewith, may be made on behalf of the society in writing by any person acting under the express or implied authority of the society, and may in the same manner be varied or discharged ;
 - Any contract under seal which, if made between private persons, might

might be varied or discharged by a writing not under seal, signed by any person interested therein, may be similarly varied or discharged on behalf of the society by a writing not under seal, signed by any person acting under the express or implied authority of the society;

Appendix (B.)
Acts of
Parliament.

- (d.) Any contract which, if made between private persons would be by law valid though made by parole only and not reduced into writing, may be made by parole on behalf of the society by any person acting under the express or implied authority of the society, and may in the same manner be varied or discharged;
- (e.) A signature, purporting to be made by a person holding any office in the society, attached to a writing whereby any contract purports to be made, varied, or discharged, by or on behalf of the society, shall *prima facie* be taken to be the signature of a person holding at the time when the signature was made the office so stated.

All contracts which may be or have been made, varied, or discharged according to the provisions contained in this section, shall, so far as concerns the form thereof, be effectual in law and binding on the society and all other parties thereto, their heirs, executors, or administrators, as the case may be.

Property and Funds of Registered Society.

36. A registered society may (if its rules do not direct otherwise) hold, purchase, or take on lease in its own name any land, and may sell, exchange, mortgage, lease, or build upon the same, or grant bonds and dispositions on security or other heritable securities over the same (with power to alter and pull down buildings and again rebuild), and no purchaser, assignee, mortgagee, tenant, or bondholder, shall be bound to inquire as to the authority for any such sale, exchange, mortgage, or lease by the society, and the receipt of the society shall be a discharge for all moneys arising from or in connection with such sale, exchange, mortgage, lease, or heritable security.

Holding of
land.

37. Where any registered society is entitled in equity to any hereditaments of copyhold or customary tenure, either absolutely or by way of mortgage or security, the lord of the manor of which the same are held shall from time to time, if the society so require, admit such persons (not to exceed three) as such society appoints to be trustees on its behalf, as tenants in respect of such hereditaments, on payment of the usual fines, fees, and other dues payable on the admission of a single tenant, or may admit the society as tenant in respect of the same on payment of such special fine or compensation, in lieu of fine and fees, as may be agreed upon between such lord and the society.

Provision as to
copyhold.

38.—(1.) A registered society may invest any part of its capital in or upon any security authorised by its rules, and also, if the rules do not direct otherwise—

Investments by
societies.

- (a) In or upon any security in which trustees are for the time being authorised by law to invest; and
- (b) In or upon any mortgage, bond, debenture, debenture stock, corporation stock, annuity, rentcharge, rent, or other security (not being securities payable to bearer) authorised by or under any Act of Parliament passed or to be passed of any local authority as defined by section thirty-four of the Local Loans Act, 1875; and
- (c) In the shares or on the security of any other society registered or deemed to be registered under this Act, or under the Building Societies Acts, or of any company registered under the Companies Acts or incorporated by Act of Parliament or by charter, provided that no such investment be made in the shares of any society or company other than one with limited liability.

38 & 39 Vict.
c. 83.

(2.) A society so investing shall be deemed to be a person with in the meaning of the Companies Acts, and of the Building Societies Acts.

Appendix (B.)	(3.) Any investments made before the passing of this Act, which would have been valid if this Act had then been in force, are hereby ratified and confirmed.*
Acts of Parliament.	
Power to invest in savings banks.	39. A society (not being one chargeable with income tax in pursuance of this Act) may invest its capital and funds, or any part thereof to any amount, in any savings bank certified under the Trustee Savings Banks Act, 1863, or in a post office savings bank.
26 & 27 Vict. c. 87.	
Advances to members.	40. The rules of a registered society may provide for advances of money to members on the security of real or personal property, or in the case of a society registered to carry on banking business in any manner customary in the conduct of such business.
Societies members of other bodies corporate may vote by proxy.	41. A registered society which has invested any part of its capital in the shares or on the security of any other body corporate may appoint as proxy any one of its members although such member is not personally a shareholder of such other body corporate. The proxy shall, during the continuance of his appointment, be taken in virtue thereof as holding the number of shares held by the society by whom he is appointed for all purposes except the transfer of any such shares, or the giving receipts for any dividends thereon.†
Any body corporate may hold shares in a society.	42. Any other body corporate may, if its regulations permit, hold shares by its corporate name in a registered society.
	<i>Discharge of Mortgages by Receipt endorsed.</i>
Discharge of mortgages by receipt endorsed.	43. In England and Ireland— (1.) A receipt in full, signed by two members of the committee, and countersigned by the secretary, of a registered society, for all moneys secured to the society on the security of any property to which such receipt relates, and being in the Form A in the Third Schedule to this Act, or in any other form specified in the rules of the society or any schedule thereto, if endorsed on or annexed to any mortgage or assurance, shall vacate the same and vest the property therein comprised in the person entitled to the equity of redemption thereof without any formal reconveyance or surrender. (2.) If such mortgage or other assurance has been registered under any Act for the registration or record of deeds or titles, or is of copyholds or lands of customary tenure, and is entered on any court rolls, the registrar under such Act, or recording officer, or steward of the manor, or keeper of the register, shall, on production of such receipt verified by oath or statutory declaration of any person, enter satisfaction on the register or on the court rolls respectively of such mortgage or of the charge made by such assurance, and shall grant a certificate, either upon such mortgage or assurance or separately to the like effect, which certificate shall be received in evidence in all courts and proceedings with further proof; and such registrar, recording officer, steward, or keeper of the register shall be entitled, for making the said entry and granting the said certificate, to a fee of two shillings and sixpence, which in Ireland shall be paid by stamps and applied in accordance with the Public Offices Fees Act, 1879.
42 & 43 Vict. c. 58.	44. In

* By this section the power of investment is increased. Under Sub-section (1), a society may invest in or upon any security in which trustees are for the time being by or under any Act of Parliament, passed or to be passed, authorised to invest trust money—or on the security of any local authority sanctioned by Act of Parliament—and any investments made before the passing of this Act, which would have been valid if this Act had then been in force, are hereby ratified and confirmed.

† This section provides that a society which has invested any part of its capital in the shares or on the security of any other body corporate may appoint as proxy any one of its members, although such member is not personally a shareholder of such other body corporate. This embodies the provisions of the Companies Clauses Consolidation Act, 1888.

n Scotland—

- (1.) A receipt in full, signed by two members of the committee, and countersigned by the secretary, of a registered society, for all moneys secured to the society on the security of any property to which such receipt relates, and being in or as nearly as may be in the Form B in the Third Schedule to this Act, if endorsed on or annexed to any heritable security other than one in the form of an *ex-facie* or other absolute conveyance or disposition, shall, on the registration thereof in the appropriate register of sasines, operate as a renunciation and discharge of such heritable security, and effectually disburden the lands or estate in land, or other subjects comprised therein, in the same manner and to the same effect as if a formal discharge containing all usual clauses according to the present practice had been granted by the society.*
- (2.) Such a receipt so signed, and being in or as nearly as may be in the Form C in the said schedule, endorsed on or annexed to any heritable security in the form of an *ex-facie* or other absolute conveyance, or of an absolute disposition, whether qualified by a back bond or not, shall, on the registration thereof in the appropriate register of sasines, effectually discharge the heritable security so constituted, and disburden the lands, or estate in land, or other subjects comprised in the heritable security, and vest and convey the same in and to the person or persons entitled thereto at the date of the granting of the receipt, and that to the same effect and in the same manner as if a formal conveyance, containing all usual clauses according to the present practice, had been granted by the society to such person or persons and duly recorded.
- (3.) Such a receipt so signed, and being in or as nearly as may be in the Form D in the said schedule hereto, endorsed on or annexed to any security or assurance other than a heritable security, shall (on being duly intimated where the original security or assurance was intimated) vacate the same, and re-vest the property therein comprised in the person or persons entitled to the same, without the necessity of any more formal discharge or other deed.
- (4.) Nothing herein contained shall preclude any person or persons from adopting the forms and procedure presently in use in lieu of those provided under this Act, and in case of any error or defect in connexion with the use of the forms under this Act, it shall be competent of new to make and record any deed or deeds which may be necessary, whether under this Act or otherwise.
- (5.) The registration of such receipts as aforesaid shall be made in conformity with the provisions regulating registration in the registers concerned, but the dues on the registration of any one receipt shall in no case exceed five shillings. No stamp duty shall be payable on any receipt registered under this section.
- (6.) In this section, and in the schedule relating hereto, the expressions "heritable security," "lands" (including "land"), "estate in land," "debtor," "successors" (including "successor"), "deed" or "deeds," and "conveyance," shall each respectively have the meaning attached thereto by the Titles to Land Consolidation (Scotland) Act, 1868, the Titles to Land Consolidation (Scotland) (Amendment) Act, 1869, and the Conveyancing (Scotland) Act, 1874, and the expression "heritable security" shall include securities over lands, or estates in lands, by way of *ex-facie* or other absolute dispositions, whether qualified by back bond or not.

Appendix (B.)

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Acts of
Parliament.
Discharge of
mortgages in
Scotland.

31 & 32 Vict.
c. 101.
32 & 33 Vict.
c. 116.
37 & 38 Vict.
c. 94.

45. Where

* This sub-section, making provision for the discharge of mortgages in Scotland, and the forms to be used in connexion therewith, also for the registration of receipts, is new.

Appendix (B.) 45. Where a registered society is in liquidation, the signature to such receipt as aforesaid of the liquidator or liquidators for the time being, described as such, shall have the same effect, and shall be entitled to the same exemption from stamp duty, as would under this Act attach to a similar receipt signed as aforesaid if the society were not in liquidation.

Acts of
Parliament.
Receipt in case
of society in
liquidation.
Execution of
deeds.

46.—(1.) Any deed or writ to which any registered society is a party shall be held to be duly executed on behalf of such society in Scotland if it is either executed in conformity with the present law thereof, or is sealed with the common seal of the society, subscribed on its behalf by two members of the committee, and the secretary of the society, whether such subscription is attested by witnesses or not.

(2.) On payment of all moneys intended to be secured to a society by any of the aforesaid securities, the debtor or his successor or representatives shall be entitled to a receipt in the appropriate form provided by this Act.

Officers in receipt or charge of Money.

Security by
officers.

47. Every officer of a registered society having receipt or charge of money, if the rules of the society require, shall, before taking upon himself the execution of his office, become bound, either with or without a surety, as the committee may require, in a bond according to one of the forms set forth in the Third Schedule to this Act, or such other form as the committee of the society approve, or give the security of a guarantee society, in such sum as the committee directs, conditioned for his rendering a just and true account of all moneys received and paid by him on account of the society at such times as its rules appoint, or as the society or the committee thereof require him to do, and for the payment by him of all sums due from him to the society.

Accounts of
officers.

48.—(1.) Every officer of a registered society having receipt or charge of money, or his executors or administrators, shall, at such times as by the rules of the society he should render account, or upon demand made, or notice in writing given or left at his last or usual place of residence, give in his account as may be required by the society, or by the committee thereof, to be examined and allowed or disallowed by them, and shall, on the like demand or notice, pay over all moneys and deliver all property for the time being in his hands or custody to such person as the society or the committee appoint; and in case of any neglect or refusal to deliver such account, or to pay over such moneys or to deliver such property in manner aforesaid, the society may sue upon the bond or security before mentioned, or may apply to the county court (which may proceed in a summary way), or to a court of summary jurisdiction, and the order of either such court shall be final and conclusive.

(2.) This section shall apply to every servant of a registered society in receipt or charge of money in every case where he is not engaged under a special agreement to account.

Disputes.

Decision of
disputes.

49.—(1.) Every dispute between a member of a registered society, or any person aggrieved who has for not more than six months ceased to be a member of a registered society, or any person claiming through such member or person aggrieved, or claiming under the rules of a registered society, and the society or an officer thereof, shall be decided in manner directed by the rules of the society, if they contain any such direction, and the decision so made shall be binding and conclusive on all parties without appeal, and shall not be removable into any court of law or restrainable by injunction; and application for the enforcement thereof may be made to the county court.*

(2.) The

* This sub-section extends the application of the rules relating to the settlement of disputes to the case of a person who has ceased to be a member, if his grievance arises out of his former membership.

(2.) The parties to a dispute in a society may, by consent (unless the rules of such society expressly forbid it), refer such dispute to the Chief Registrar, or to the Assistant Registrar in Scotland or Ireland, who shall, with the consent of the Treasury, either by himself or by any other registrar, hear and determine such dispute, and shall have power to order the expenses of determining the same to be paid either out of the funds of the society or by such parties to the dispute as he shall think fit, and such determination and order shall have the same effect and be enforceable in like manner as a decision made in the manner directed by the rules of the society.

Appendix (B.)
—
Acts of
Parliament.

(3.) The Chief or other Registrar to whom any dispute is referred may administer oaths, and may require the attendance of all parties concerned, and of witnesses, and the production of all books and documents relating to the matter in question; and any person refusing to attend, or to produce any documents, or to give evidence before such Chief or other Registrar, shall be guilty of an offence under this Act.

(4.) Where the rules of a society direct that disputes shall be referred to justices, the dispute shall be determined by a court of summary jurisdiction.

Provided that in every case of dispute cognisable under the rules of a society by a court of summary jurisdiction, it shall be lawful for the parties thereto to enter into a consent referring such dispute to the county court, which may hear and determine the matter in dispute.

(5.) Where the rules contain no direction as to disputes, or where no decision is made on a dispute within forty days after application to the society for a reference under its rules, the member or person aggrieved may apply either to the county court, or to a court of summary jurisdiction, which may hear and determine the matter in dispute.

(6.) Notwithstanding anything contained in the Arbitration Act, 1889, or in any other Act, the court and the Chief or other Registrar shall not be compelled to state a special case on any question of law arising in the case, but the court or Chief or other Registrar, may, at the request of either party, state a case for the opinion in England or Ireland of the Supreme Court of Judicature, and in Scotland of either division of the Inner House of the Court of Session, on any question of law, and may also grant to either party such discovery as to documents and otherwise, or such inspection of documents, and in Scotland may grant such warrant for the recovery of documents and examination of havers, as might be granted by any court of law or equity; such discovery to be made on behalf of the society by such officer of the same as such court or registrar may determine.

52 & 53 Vict.
c. 49.

Inspection of Affairs.

50.—(1.) Upon the application of one-tenth of the whole number of members of a registered society, or of one hundred members in the case of a society exceeding one thousand members, the Chief Registrar, or, in the case of societies registered and doing business exclusively in Scotland or Ireland, the Assistant Registrar for Scotland or Ireland respectively, but with the consent of the Treasury in every case, may—

Power to
appoint
inspectors.

(a.) Appoint an inspector or inspectors to examine into and report on the affairs of such society; or

(b.) Call a special meeting of the society.*

(2.) The application under this section shall be supported by such evidence, for the purpose of showing that the applicants have good reason for requiring such inspection to be made or meeting to be called, and that they are not actuated by malicious motives in their application, and such notice thereof shall be given to the society, as the Chief Registrar shall direct.

(3.) The

* The provisions relating to the number of members required to make application to the registrar to inspect the affairs of the society are altered so as to enable a smaller number to make the application if deemed necessary.

Appendix (B.) (3.) The Chief Registrar or such Assistant Registrar may, if he think
 ——— fit, require the applicants to give security for the costs of the proposed
 Acts of inspection or meeting before appointing any inspector or calling such
 Parliament. meeting.

(4.) All expenses of and incidental to any such inspection or meeting shall be defrayed by the members applying for the same, or out of the funds of the society, or by the members or officers, or former members or officers, of the society in such proportions as the Chief Registrar or such Assistant Registrar shall direct.

(5.) An inspector appointed under this section may require the production of all or any of the books, accounts, securities, and documents of the society, and may examine on oath its officers, members, agents, and servants in relation to its business, and may administer an oath accordingly.

(6.) The Chief Registrar or such Assistant Registrar may direct at what time and place a special meeting under this section is to be held, and what matters are to be discussed and determined at the meeting, and the meeting shall have all the powers of a meeting called according to the rules of the society, and shall in all cases have power to appoint its own chairman, any rule of the society to the contrary notwithstanding.

Change of Name : Amalgamation : Conversion.

Meaning of 51. For the purposes of this Act a special resolution shall mean a resolution
 special which is—
 resolution.

(a.) Passed by a majority of not less than three-fourths of such members of a registered society for the time being entitled under the rules to vote as may have voted in person, or by proxy where the rules allow proxies, at any general meeting of which notice, specifying the intention to propose the resolutions, has been duly given according to the rules ; and

(b.) Confirmed by a majority of such members for the time being entitled under the rules to vote as may have voted in person, or by proxy where the rules allow proxies, at a subsequent general meeting of which notice has been duly given, held not less than fourteen days nor more than one month from the day of the meeting at which such resolution was first passed.

At any meeting mentioned in this section a declaration by the chairman that the resolution has been carried shall be deemed conclusive evidence of the fact.*

Power to 52. A registered society may, by special resolution, with the approval in
 change name. writing of the Chief Registrar, or, in the case of societies registered and doing business exclusively in Scotland or Ireland, the Assistant Registrar for Scotland or Ireland respectively, change its name ; but no such change shall affect any right or obligation of the society, or of any member thereof, and any pending legal proceedings may be continued by or against the society notwithstanding its new name.

Amalgamation 53.—(1.) Any two or more registered societies may, by special resolution
 and transfer of of both or all such societies, become amalgamated together as one society, engagements. with or without any dissolution or division of the funds of such societies or either of them, and the property of such societies shall become vested in the amalgamated society without the necessity of any form of conveyance other than that contained in the special resolution amalgamating the societies.†

(2.) Any registered society may by special resolution transfer its engagements to any other registered society which may undertake to fulfil the engagements of such society.

54.—(1.) A registered

* The majority necessary for the passing of a special resolution is fixed to be not less than three-fourths of such members *as may have voted* at any general meeting duly called for the purpose, instead of the majority formerly required, namely, at least three-fourths of those present.

† This sub section makes clear what has sometimes been a disputed point under the Act of 1870.—That on the amalgamation of two or more societies, the properties of such societies shall become vested in the amalgamated society, without the necessity of any form of conveyance other than that contained in the special resolution amalgamating the societies.

54.—(1.) A registered society may by special resolution determine to convert itself into a company under the Companies Acts, or to amalgamate with or transfer its engagements to any such company.

Appendix (B.)

Acts of
Parliament.

(2.) If a special resolution for converting a registered society into a company contains the particulars by the Companies Acts required to be contained in the memorandum of association of a company, and a copy thereof has been registered at the central office, a copy of such resolution under the seal or stamp of the central office shall have the same effect as a memorandum of association duly signed and attested under the said Act.

Conversion of
society into
company.

(3.) If a registered society is registered as, or amalgamates with, or transfers all its engagements to, a company, the registry of such society under this Act shall thereupon become void, and the same shall be cancelled by the Chief Registrar or by the Assistant Registrar for Scotland or Ireland under his direction; but the registration of a society as a company shall not affect any right or claim for the time being subsisting against such society, or any penalty for the time being incurred by such society; and, for the purpose of enforcing any such right, claim, or penalty, the society may be sued and proceeded against in the same manner as if it had not become registered as a company; and every such right or claim, or the liability to such penalty, shall have priority, as against the property of such company, over all other rights or claims against or liabilities of such company.

55.—(1.) A company registered under the Companies Acts may, by a special resolution, determine to convert itself into a registered society, and, for this purpose, in any case where the nominal value of its shares held by any member other than a registered society exceeds two hundred pounds, may, by such resolution, provide for the conversion of the excess of such share capital over two hundred pounds into a transferable loan stock bearing such rate of interest as may thereby be fixed, and repayable on such conditions only as are in such resolution determined.

Conversion of
company into
society.

(2.) A resolution for the conversion of a company into a registered society shall be accompanied by a copy of the rules of the society therein referred to, and shall appoint seven persons, members of the company, who, together with the secretary, shall sign the rules, and who may either be authorised to accept any alterations made by the Registrar therein, without further consulting the company, or may be required to lay all such alterations before the company in general meeting for acceptance, as the resolution may direct.

(3.) With the rules a copy of the special resolution for conversion of the company into a registered society shall be sent to the Registrar, who, upon the registration of the society, shall give to it, in addition to the acknowledgment of registry, a certificate similarly sealed or signed that the rules of the society referred to in the resolution have been registered, but in the registered name of the company as a society the word "company" shall not be used.

(4.) A copy of the resolution for the conversion of the company into a registered society under the seal of the company, together with the certificate so issued by the Registrar, shall be sent for registration to the office of the Registrar of Joint Stock Companies, and, upon the registration of such resolution and certificate, the conversion shall take effect.

(5.) Upon the conversion of a company into a registered society the registry of the company under the Companies Acts shall become void, and shall be cancelled by the Registrar of Joint Stock Companies; but the registration of a company as a registered society shall not affect any right or claim for the time being subsisting against the company, or any penalty for the time being incurred by such company, and, for the purpose of enforcing any such right, claim, or penalty, the company may be sued and proceeded against in the same manner as if it had not become registered as a society. And every such right or claim, and the liability to such penalty,

shall

Appendix (B.)	shall have priority as against the property of such society over all other rights or claims against or liabilities of the society.*
Acts of Parliament.	
Registration of special resolutions.	56. A copy of every special resolution for any of the purposes mentioned in this Act, signed by the chairman of the meeting at which the resolution was confirmed, and countersigned by the secretary of the society, shall be sent to the central office and registered there, and until that copy is so registered the special resolution shall not take effect.
Saving for rights of creditors.	57. An amalgamation or transfer of engagements in pursuance of this Act shall not prejudice any right of a creditor of any registered society party thereto.
	<i>Dissolution of Societies.</i>
Provisions as to dissolution of societies.	58. A registered society may be dissolved :— (a.) By an order to wind up the society, or a resolution for the winding up thereof, made as is directed in regard to companies by the Companies Acts, 1862 to 1890, the provisions whereof shall apply to any such order or resolution, except that the term "Registrar" shall for the purpose of such winding up have the meaning given to it by this Act ; or (b.) By the consent of three-fourths of the members, testified by their signatures to an instrument of dissolution.
Transfer of winding up from county court. 53 & 54 Vict. c. 63.	59. Any proceedings in the winding up of a registered society which at the passing of this Act was pending in any county court may, on application made by or on behalf of the Registrar, with the consent of the Treasury, be transferred to the High Court, and thereupon the Companies (Winding-up) Act, 1890, shall, so far as applicable, apply thereto accordingly.
Liability of members in winding up.	60. Where a registered society is wound up in pursuance of an order or resolution the liability of a present or past member of the society to contribute for payment of the debts and liabilities of the society, the expenses of winding up, and the adjustment of the rights of contributories amongst themselves, shall be qualified as follows :— (a.) No individual, society, or company, who or which has ceased to be a member for one year or upwards prior to the commencement of the winding up, shall be liable to contribute ; (b.) No individual, society, or company shall be liable to contribute in respect of any debt or liability contracted after he or it ceased to be a member ; (c.) No individual, society, or company, not a member, shall be liable to contribute, unless it appears to the court that the contributions of the existing members are insufficient to satisfy the just demands on the society ; (d.) No contribution shall be required from any individual, society, or company exceeding the amount, if any, unpaid on the shares in respect of which he or it is liable as a past or present member ; (e.) An individual, society, or company shall be taken to have ceased to be a member, in respect of any withdrawable share withdrawn, from the date of the notice or application for withdrawal.
Provisions as to instrument of dissolution.	61. Where a society is terminated by an instrument of dissolution :— (a.) The instrument of dissolution shall set forth the liabilities and assets of the society in detail, the number of members and the nature of their interests in the society respectively, the claims of creditors (if any) and the provisions to be made for their payment, and the intended appropriation or division of the funds and property of the society, unless the same be stated in the instrument of dissolution to be left to the award of the Chief Registrar ; (b.) Alterations

* This section, providing that companies may be converted into societies, under certain conditions is new.

- (b.) Alterations in the instrument of dissolution may be made with the like consents as hereinbefore provided, and testified in the same manner ;
- (c.) A statutory declaration shall be made by three members and the secretary of the society that the provisions of this Act have been complied with, and shall be sent to the Registrar with the instrument of dissolution ; and any person knowingly making a false or fraudulent declaration in the matter shall be guilty of a misdemeanor ;
- (d.) The instrument of dissolution and all alterations therein shall be registered in the manner herein provided for the registry of rules, and shall be binding upon all the members of the society ;
- (e.) The Registrar shall cause a notice of the dissolution to be advertised at the expense of the society in the Gazette, and in some newspaper circulating in or about the locality in which the registered office of the society is situated ; and unless, within three months from the date of the Gazette, in which such advertisement appears, a member or other person interested in or having any claim on the funds of the society commences proceedings to set aside the dissolution of the society in the county court of the district where the registered office of the society is situate, and such dissolution is set aside accordingly, the society shall be legally dissolved from the date of such advertisement, and the requisite consents to the instrument of dissolution shall be considered to have been duly obtained without proof of the signatures thereto ;
- (f.) Notice shall be sent to the central office of any proceeding to set aside the dissolution of a society, not less than seven days before it is commenced, by the person by whom it is taken, or of any order setting it aside, within seven days after it is made by the society.

Appendix (B.)

Acts of
Parliament.*Offences, Penalties, and Legal Proceedings.*

62. It shall be an offence under this Act if any registered society—

Offences by
societies.

- (1.) Fails to give any notice, send any return or document, or do or allow to be done any act or thing which the society is by this Act required to give, send, do, or allow to be done ; or
- (2.) Wilfully neglects or refuses to do any act or to furnish any information required for the purposes of this Act by the Chief or any other Registrar or other person authorised under this Act, or does any Act or thing forbidden by this Act ; or
- (3.) Makes a return or wilfully furnishes information in any respect false or insufficient ; or
- (4.) Carries on the business of banking when it has any withdrawable share capital, or in carrying on such business does not make out and keep conspicuously hung up such statement as is hereinbefore required, or makes any payment of withdrawable capital contrary to the provisions of this Act.

63. Every offence by a society under this Act shall be deemed to have been also committed by every officer of the same bound by the rules thereof to fulfil the duty whereof such offence is a breach, or, if there be no such officer, then by every member of the committee of the same, unless such member be proved to have been ignorant of or to have attempted to prevent the commission of such offence ; and every act or default under this Act constituting an offence, if continued, shall constitute a new offence in every week during which the same continues.

Offences by
societies to be
also offences by
officers, &c.

64. If any person obtains possession by false representation or imposition of any property of a society, or having the same in his possession withholds or misapplies the same, or wilfully applies any part thereof to purposes other

Punishment of
fraud or mis-
appropriation.

Appendix (B.) — Acts of Parliament.	than those expressed or directed in the rules of the society and authorised by this Act, he shall, on the complaint of the society, or of any member authorised by the society, or the committee thereof, or by the central office, or of the Chief Registrar or any Assistant Registrar by his authority, be liable on summary conviction to a fine not exceeding twenty pounds with costs, and to be ordered to deliver up all such property or to repay all moneys applied improperly, and, in default of such delivery or repayment, or of the payment of such fine, to be imprisoned, with or without hard labour, for any time not exceeding three months; but nothing in this section shall prevent any such person from being proceeded against by way of indictment, if not previously convicted of the same offence under this Act.
Penalty for falsification.	65. If any person wilfully makes, orders, or allows to be made any entry or erasure in, or omission from, any balance sheet of a registered society, or any contribution or collecting book, or any return or document required to be sent, produced, or delivered for the purposes of this Act, with intent to falsify the same, or to evade any of the provisions of this Act, he shall be liable to a fine not exceeding fifty pounds.
Penalty for not using name of society.	66. If any officer of a registered society, or any person on its behalf, uses any seal purporting to be a seal of the society, whereon its name is not so engraved as aforesaid, or issues or authorises the issue of any notice, advertisement, or other official publication of the society, or signs or authorises to be signed on behalf of the society any bill of exchange, promissory note, endorsement, cheque, order for money or goods, or issues or authorises to be issued any bills of parcels, invoice, receipt, or letters of credit of the society, wherein its name is not mentioned in manner aforesaid, he shall be liable to a fine not exceeding fifty pounds, and shall further be personally liable to the holder of any such bill of exchange, promissory note, cheque, or order for money or goods for the amount thereof unless the same is duly paid by the society.
Delivery of untrue rules.	67. It shall be an offence under this Act if any person, with intent to mislead or defraud, gives to any other person a copy of any rules other than the rules for the time being registered under this Act, on the pretence that the same are existing rules of a registered society, or that there are no other rules of such society, or gives to any person a copy of any rules on the pretence that such rules are the rules of a registered society when the society is not registered.
Penalties for ordinary offences.	68. Every society, officer or member of a society, or other person, guilty of an offence under this Act for which no penalty is expressly provided herein, shall be liable to a fine not exceeding five pounds.
Recovery of penalties.	69.—(1.) Every fine imposed or to be imposed by this Act, or by any regulations under this Act, or by the rules of a registered society, shall be recoverable summarily. (2.) Any such fine, if imposed by this Act or by any regulation thereunder, shall be recoverable at the suit of the Chief Registrar, or of any Assistant Registrar, or of any person aggrieved, and, if imposed by the rules of a registered society, shall be recoverable at the suit of the society.
Appeals from summary decisions.	70.—(1.) In England or Ireland any party may appeal to quarter sessions from any order or conviction made by a court of summary jurisdiction under this Act. (2.) In Scotland any person may appeal from any order or conviction under this Act in accordance with the provisions of the Summary Jurisdiction (Scotland) Acts.
Remuneration of county court officers.	71. The Registrar and high bailiffs of the county courts shall be remunerated for the duties to be performed by them under this Act in such manner as the Treasury, with the consent of the Lord Chancellor, from time to time order and direct. 72. The

Supplemental.

72. The Treasury may appoint public auditors for the purposes of this Act, and may determine the rates of remuneration to be paid by registered societies for the services of such auditors, but the employment of such auditors shall not be compulsory.

Appendix (B.)

Acts of
Parliament.

Public auditors,
Fees.

73.—(1.) The Treasury may determine a scale of fees to be paid for matters to be transacted or for the inspection of documents under this Act.

(2.) All fees received by any Registrar under or by virtue of this Act shall be paid into the Exchequer.

74.—(1.) The Treasury may make regulations respecting registry and procedure under this Act, and the forms to be used for such registry, and the duties and functions of the Registrar, and the inspection of documents kept by the Registrar under this Act, and generally for carrying this Act into effect.

Regulations for
carrying out
Act.

(2.) All such regulations shall be laid before both Houses of Parliament within ten days after the making thereof if Parliament is then sitting, or, if not then sitting, then within ten days from the then next assembling of Parliament.

(3.) Until otherwise provided by such regulations, the forms contained in the Fourth Schedule to this Act shall be used.

75. Every copy of rules or other instrument or document, copy or extract of an instrument or document, bearing the seal or stamp of the central office, shall be received in evidence without further proof; and every document purporting to be signed by the Chief or any Assistant Registrar, or any inspector or public auditor under this Act, shall, in the absence of any evidence to the contrary, be received in evidence without proof of the signature.

Evidence of
documents.

76. Sub-sections 6, 7, 8, and 9 of Section 10 of the Friendly Societies Act, 1875, relating to the duties of the Chief Registrar and Assistant Registrars, shall, so far as the same are applicable to industrial and provident societies, be incorporated with this Act.

Duties of the
Registrars.
38 & 39 Vict.
c. 60.

77. With respect to the Channel Islands this Act shall be varied as follows:—

Application of
Act to Channel
Islands.

(1.) As respects the Island of Jersey, the following provisions shall have effect:—

(a.) The term "county court" shall mean the court for the recovery of petty debts in all cases in which the claim or demand shall not exceed the sum of ten pounds sterling, and in all other cases the inferior number of the Royal Court of the said island, composed of the bailiff and two jurats of the said court;

(b.) The term "court of summary jurisdiction" shall have in civil cases the same meaning as the term "county court";

(c.) All misdemeanors under this Act shall be prosecuted, tried, and punished in the form and manner prescribed by the law and custom of the said island with respect to crimes and offences (*crimes et délits*);

(d.) All other offences and all penalties under this Act shall be prosecuted and recovered summarily before the magistrates of the court for the repression of minor offences, in all cases of his competency, at the suit or instance of the bailiff of the parish in which the offence or other unlawful act shall have been committed, and in all other cases before the bailiff and two jurats of the Royal Court, at the suit or instance of Her Majesty's Procurator General for the said island;

(e.) All penalties recovered under this Act shall be paid to the officers who by the law and practice of the said island

are

Appendix (B.)

Acts of
Parliament.

are entitled to receive fines levied by order of the said courts respectively, and shall by such officers be accounted for and paid to Her Majesty's Receiver General in the said island on behalf of the Crown ;

(f.) The powers conferred under this Act on two justices shall be exercised by the inferior number of the Royal Court of the said island ;

(g.) All proceedings under this Act in any of the courts of the said island shall be regulated according to the ordinary practice of such courts respectively, and all penalties shall, in default of payment, be enforced in the same manner as fines payable to the Crown in the said island ;

(h.) The rules prescribed by the law of the said island with respect to appeals in civil and criminal cases shall be followed as to appeals from any orders, judgments, or convictions made in cases of summary jurisdiction under this Act ;

(i.) The term "the Companies Acts" shall mean the law for the time being in force in the said island for the regulation and winding up of companies.

(2.) As respects the bailiwick of the island of Guernsey :—

(a.) The Court of Primary Instance within the bailiwick shall have all such powers and authorities as are by this Act conferred either on justices of the peace or on judges of county courts in England : Provided that a sentence may be appealed from if the case admits of an appeal, under the Orders in Council now in force within the bailiwick, but that the decision of the Royal Court when sitting in a body as a court of appeal shall be final ;

(b.) When any sum of money becomes payable on the death of a member, such money shall, in default of any direction or nomination such as is contemplated by this Act, be paid to the deceased member's legal representative, according to the law of Guernsey ;

(c.) All industrial and provident societies within the bailiwick shall be authorised to invest any part of their funds in the States' bonds either of Guernsey or Alderney ;

(d.) The term "the Companies Acts" shall mean the law for the time being in force in the said bailiwick for the regulation and winding up of companies ;

(e.) All offences and penalties under this Act shall be prosecuted and recovered summarily before the Court of Primary Jurisdiction at the suit or instance of the Law Officers of the Crown, or of a constable of a parish ;

(f.) All penalties recovered under this Act shall be paid to the Receiver General, to be by him carried to the account of the Crown revenue.

Payment to
representatives
of deceased
members in the
Channel
Islands.

78. In the Channel Islands, when any sum of money becomes payable on the death of a person entitled to make a nomination under this Act, such sum shall, in default of any nomination, be paid to the deceased member's legal representative according to the law of the island in which such deceased member was domiciled.

Definitions.

79. In this Act, if not inconsistent with the context, the following terms shall have the meanings hereinafter respectively assigned to them :—

"The Registrar" shall mean, for England, the central office established by the Friendly Societies Act, 1875, and for Scotland or Ireland, the Assistant Registrar of Friendly Societies for either country respectively ; "the central office" shall mean the central office

- so established; and "Chief Registrar" and "Assistant Registrar" shall mean Chief Registrar and Assistant Registrar of Friendly Societies respectively; Appendix (B.)
Acts of
Parliament.
- "Land" shall include hereditaments and chattels real, and in Scotland heritable subjects, of whatever description;
- "Property" shall include all real and personal estate (including books and papers);
- "Registered society" shall mean a society registered or deemed to be registered under this Act;
- "Amendment of rule" shall include a new rule, and a resolution rescinding a rule;
- "Rules" shall mean the registered rules for the time being, and shall include any registered amendment of rules;
- "The committee" shall mean the committee of management or other directing body of a society;
- "Persons claiming through a member" shall include the heirs, executors, or administrators, and assigns of a member, and also his nominees where nomination is allowed;
- "Officer" shall extend to any treasurer, secretary, member of the committee, manager, or servant, other than a servant appointed by the committee, of a society;
- "Meeting" shall include (where the rules of a society so allow) a meeting of delegates appointed by members;
- "Office" shall mean the registered office for the time being of a society;
- "County Court" shall mean, for Scotland, the Sheriff Court of the county, and, for Scotland, "probate or letters of administration" shall mean confirmation in cases of testate succession, and testament dative in cases of intestate succession;
- "Gazette" shall mean the London Gazette for England, the Edinburgh Gazette for Scotland, and the Dublin Gazette for Ireland.

80. The enactments specified in the First Schedule hereto are hereby repealed to the extent appearing in the third column of that schedule. Repeal.

SCHEDULES.

SCHEDULE I.

Section 80.

ENACTMENTS REPEALED.

Session and Chapter.	Short Title.	Extent of Repeal.
39 & 40 Vict. c. 45.	The Industrial and Provident Societies Act, 1876.	The whole Act.
43 Vict. c. 14	The Customs and Inland Revenue Act, 1880.	Section 8.
46 & 47 Vict. c. 47.	The Provident Nominations and Small Intestacies Act, 1883.	So much as relates to industrial and provident societies.

Appendix (B.)

Acts of
Parliament,
Section 10,SCHEDULE II.
-----MATTERS TO BE PROVIDED FOR BY THE RULES OF SOCIETIES
REGISTERED UNDER THIS ACT.

1. Object, name, and registered office of the society.
2. Terms of admission of the members, including any society or company investing funds in the society under the provisions of this Act.
3. Mode of holding meetings, scale and right of voting, and of making, altering, or rescinding rules.
4. The appointment and removal of a committee of management, by whatever name, of managers or other officers, and their respective powers and remuneration.
5. Determination of the amount of interest, not exceeding two hundred pounds sterling, in the shares of the society which any member other than a registered society may hold.
6. Determination whether the society may contract loans or receive money on deposit subject to the provisions of this Act from members or others; and, if so, under what conditions, on what security, and to what limits of amount.
7. Determination whether the shares or any of them shall be transferable; and provision for the form of transfer and registration of the shares, and for the consent of the committee thereto; determination whether the shares or any of them shall be withdrawable, and provision for the mode of withdrawal and for payment of the balance due thereon on withdrawing from the society.
8. Provision for the audit of accounts and for the appointment of auditors or a public auditor.
9. Determination whether and how members may withdraw from the society, and provision for the claims of the representatives of deceased members, or the trustees of the property of bankrupt members, and for the payment of nominees.
10. Mode of application of profits.
11. Provisions for the custody and use of the seal of the society.
12. Determination whether, and by what authority, and in what manner any part of the capital may be invested.

SCHEDULE III.
-----Sections 19, 43,
44, 47.FORM OF STATEMENT TO BE MADE OUT BY A SOCIETY CARRYING ON THE
BUSINESS OF BANKING.

1. Capital of the society :—

- (a.) Nominal amount of each share;
- (b.) Number of shares issued;
- (c.) Amount paid up on shares.

2 Liabilities

2. Liabilities of the society on the first day of January (or July) last previous :—

- (a.) On judgments ;
- (b.) On speciality ;
- (c.) On notes or bills ;
- (d.) On simple contract ;
- (e.) On estimated liabilities.

Appendix (B.)
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Parliament.

3. Assets of the society on the same date :—

- (a.) Government or other securities (stating them) ;
- (b.) Bills of exchange and promissory notes ;
- (c.) Cash at the bankers ;
- (d.) Other securities.

FORMS OF BOND.

(1.) *In England or Ireland.*

(a.) Know all men by these presents, that we, A.B., of one of the officers of the _____, Limited, hereinafter referred to as "the Society," whose registered office is at _____ in the county of _____, and C.D., of _____ (as surety on behalf of the said A.B.), are jointly and severally held and firmly bound to the said society in the sum of _____ to be paid to the said society, or their certain attorney, for which payment well and truly to be made we jointly and severally bind ourselves, and each of us by himself, our and each of our heirs, executors, and administrators, firmly by these presents. Sealed with our seals. Dated the _____ day of _____

Whereas the above-bounden A.B. has been duly appointed to the office of _____ of the _____ Society, and he, together with the above-bounden C.D. as his surety, have entered into the above-written bond, subject to the condition hereinafter contained : Now, therefore, the condition of the above-written bond is such, that if the said A.B. do render a just and true account of all moneys received and paid by him on account of the society, at such times as the rules thereof appoint, and do pay over all the moneys remaining in his hands, and assign and transfer or deliver all property (including books and papers) belonging to the society in his hands or custody, to such person or persons as the society or the committee thereof appoint, according to the rules of the society, together with the proper and legal receipts or vouchers for such payments, then the above-written bond shall be void, but otherwise shall remain in full force.

Sealed and delivered in the presence of

(b.) Know all men by these presents that I _____ of _____, in the county of _____, am firmly bound to _____, Limited, hereinafter referred to as "the Society," whose registered office is at _____ in the county of _____, in the sum of _____ pounds sterling to be paid to the said society or their assigns, for which payment to be truly made to the said society or their certain attorney or assigns, I bind myself, my heirs, executors, and administrators, by these presents sealed with my seal.

[And know further that I [we] _____ as surety [sureties] for the above-named principal obligor and such obligor are jointly and severally bound to the society in the sum aforesaid to be paid to the society or their assigns, for which payment to be truly made to the society or their certain attorney or assigns we firmly bind ourselves and each of us our and each of our heirs, executors, and administrators by these presents sealed with our seals.]

Dated the _____ day of _____ 18

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Parliament.

The condition of the above-contained bond is that if the said _____ faithfully execute the office of _____ to the society during such time as he continues to hold the same in virtue either of his present appointment, or of any renewal thereof if such office is of a renewable character [without wasting, embezzling, losing, mispending, misapplying, or unlawfully making away with any of the moneys, goods, chattels, wares, merchandise, or effects whatsoever of the said society at any time committed to his charge, custody, or keeping, by reason or means of his said office], and render a true and full account of all moneys received or paid by him on its behalf as and when he is required by the committee of management of the society for the time being, and pay over all the moneys remaining in his hands from time to time, and assign, transfer, and deliver up all securities, books, papers, property, and effects whatsoever of or belonging to the society in his charge, custody, or keeping, to such person or persons as the said committee may appoint, according to the rules and regulations of the society for the time being, together with the proper or legal receipts or vouchers for such payments; and in all other respects well and faithfully perform and fulfil the said office of _____ to the society according to the rules thereof, then the above-contained bond shall be void and of no effect; but otherwise shall remain in full force.

Sealed and delivered by the above-named _____

[The words between brackets against which we have set our initials being first struck out^a] in the presence of us _____

and _____

(2.) *In Scotland.*

I, A.B., of _____, hereby bind and oblige myself to the extent of £. _____ at most, as cautioner and surety for C.D., a person employed by the _____ society, that he, the said C.D., shall on demand faithfully and truly account for all monies received and paid to him for behoof of the said society, and also assign and transfer or deliver all property (including books and papers) belonging to the said society in his hands or custody, and that to such person or persons as the said society or the committee thereof appoint, according to the rules of the said society.

Dated at _____ this _____ day of _____

[Signature of cautioner.]

E.F. of witness.

G.H. of witness.

The above bond shall not require a testing clause or subscription clause.

FORMS OF RECEIPT TO BE ENDORSED ON MORTGAGE OR FURTHER CHARGE.

(1.) *In England or Ireland.*

A.—The _____, Limited, hereby acknowledges to have received all moneys intended to be secured by the within (or above) written deed. Dated this _____ day of _____

} Members
of the
Committee.
Secretary.

(2.) *In Scotland.*

B.—In the case of a heritable security other than by way of an *ex-facie* or other absolute conveyance:

The _____

^a If no words are struck out in the bond or condition, strike out these words and let the witnesses set their initials in the margin.

The _____, Limited, acknowledges to Appendix (B.)
 have received all moneys intended to be secured by the bond and disposition
 in security, dated the _____, and recorded on the _____
 in the register of Sasines for _____ for the sum of _____ l. Acts of
 granted by A. [insert name and designation] in favour of the said society. l. Parliament.

Dated at _____ this _____ day of _____ one
 thousand eight hundred and ninety.

} Members
 of the
 Committee.
 Secretary.

To be recorded with warrant of registration on behalf of
 [the person or persons entitled].

C.—In the case of a heritable security in the form of an *ex-facie* or other
 absolute conveyance or disposition :—

The _____, Limited, hereby acknowledges
 that the disposition (or other conveyance), dated the _____
 and recorded the _____ in the register of
 Sasines for _____ granted by A. [insert
 designation] (or by B. [insert designation] with consent of A.) in favour
 of the above-named society, was intended only as a security for a loan of
 _____ l. granted to A. by the said society, and for the interest,
 penalties, and others effeiring thereto ; and that all moneys intended to be
 thereby secured have been fully paid.

(To be completed and recorded as in Form B.)

D.—In the case of a security or assurance other than a heritable
 security :—

The _____, Limited, hereby acknowledges
 to have received all moneys intended to be secured by the within (or above)
 written deed.

(To be completed as in Form B.)

(Receipts in the Forms B., C., or D. shall not require a testing or
 subscription clause.)

SCHEDULE IV.

Section 74.

ACKNOWLEDGMENT OF REGISTRY OF SOCIETY.

The _____, Limited, is registered under the Industrial
 and Provident Societies Act, 189 _____, this _____ day of _____.

[Seal or stamp of central office, or signature of
 Assistant Registrar for Scotland or Ireland.]

ACKNOWLEDGMENT OF REGISTRY OF AMENDMENT OF RULES.

The foregoing amendment of the rules of the
 _____, Limited, is registered under the Industrial and Provident Societies
 Act, 189 _____, this _____ day of _____.

[Seal or stamp of central office, or signature of
 Assistant Registrar for Scotland or Ireland.]

Appendix (B.)

Acts of
Parliament.

SAVINGS BANK ACT, 1893.

(56 & 57 Vict. c. 69.)

AN ACT to amend the Law relating to SAVINGS BANKS. [21st December 1893.]

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :

Limits of
annual deposit.

1. Subject to the provisions of the Post Office Savings Banks Acts, 1861 to 1891, of the Trustee Savings Banks Acts, 1863 to 1891, of the Government Annuities Act, 1882, and of this Act, there shall not be deposited in a savings bank by any depositor at any time within any one savings bank year any sum or sums exceeding in the aggregate fifty pounds, whether any sum has been previously withdrawn or not.

Limits of
investment in
Government
stock.

2.—(1.) The amount of Government stock credited by a savings bank authority to the account of any depositor in any savings bank year whether any stock has been previously sold or not shall not exceed two hundred pounds stock.

(2.) The whole amount of Government stock credited by a savings bank authority to the account of a depositor shall not exceed five hundred pounds stock at any one time.

(3.) Provided that a depositor may, not more than once in any savings bank year, purchase stock to replace stock previously sold in one entire sum during that year.

Investment of
interest and
dividend.

3.—(1.) Whenever by reason of interest or dividends credited to a depositor in respect of money or stock standing to his credit in a savings bank, or by reason of any sum transferred to his account from the account of a deceased depositor, the sum standing in the name of a depositor in a savings bank exceeds two hundred pounds, all sums in excess of that amount shall, unless the depositor otherwise directs, be invested by the savings bank authority in Government stock, and that stock shall be credited to the account of the depositor, but shall not be reckoned in computing the amount of stock which may be credited to the account of a depositor in any one savings bank year or in the aggregate.

33 & 44 Vict.
c. 30.

(2.) Regulations made in accordance with the provisions of the Savings Banks Act, 1880, may prescribe the times at which investments are to be made, the minimum amount to be invested at any one time, the class of stock to be purchased, the commission to be paid by the depositor, and any other matter incidental to investments in pursuance of this section.

(3.) This section shall not apply to any depositor entitled by law to deposit or invest in a savings bank a larger sum than two hundred pounds.

Rules as to
computing
maximum and
dealing with
dividends.

4.—(1.) Dividends on Government stock credited to a depositor in a savings bank shall be dealt with in all respects as money deposited by that depositor, but shall not during the year in which they are credited be reckoned in computing the maximum amount which may be deposited in that year or in the aggregate.

(2.) When any sums not deposited for immediate investment in Government stock or in the purchase of a savings bank annuity or insurance are so invested by any savings bank authority on the request of the depositor, any sums previously deposited in the same savings bank year by that depositor shall not, except so far as they exceed in the aggregate the sums so invested in that year, be reckoned in computing the maximum amount which may be deposited in that year.

5.—(1.) In

- 5.—(1.) In this Act—
- The expression “savings bank” includes both a trustee savings bank and a Post Office savings bank, but no other savings bank.
- The expression “trustee savings bank” means a bank certified under the Trustee Savings Bank Act, 1863.
- The expression “savings bank year” means, with reference to a trustee savings bank, the year ending on the twentieth day of November, and with reference to the Post Office savings bank the year ending on the thirty-first day of December.
- The expression “savings bank authority” means as regards any trustee savings bank the trustees of that bank, and as regards the Post Office savings bank the Postmaster-General.
- The expressions “savings bank annuity” and “savings bank insurance,” mean respectively an annuity and an insurance purchased or paid under the Government Annuities Acts, 1829 to 1887, through the medium of a savings bank.
- (2.) The expression “Government stock” in this Act and in the Savings Banks Act, 1880, shall mean the classes of stock mentioned in the First Schedule to this Act.
6. The fact that a bank is a Post Office savings bank for the purposes of the Bankers' Book Evidence Act, 1879, may be proved by a certificate purporting to be under the hand of the Controller or Assistant Controller of the Post Office savings bank.
7. This Act shall extend to the Channel Islands and the Isle of Man, and the Royal Courts of the Channel Islands shall register the same.
8. The enactments specified in the Second Schedule to this Act are hereby repealed to the extent shown in the third column of that schedule.
- 9.—(1.) This Act may be cited as the Savings Bank Act, 1893.
- (2.) The Trustee Savings Banks Acts, 1863 to 1891, and this Act may be cited collectively as the Trustee Savings Banks Acts, 1863 to 1893.
3. The Post Office Savings Bank Acts, 1861 to 1891, and this Act may be cited collectively as the Post Office Savings Bank Acts, 1861 to 1893.

Appendix (B.)

Acts of Parliament.
Interpretation of terms.

26 & 72 Vict. c. 87.

43 & 44 Vict. c. 36.

Proof that bank is a Post Office Savings Bank.

Extension of Act to Channel Islands and Isle of Man.
Repeal.
Short titles.

SCHEDULES.

Section 5 (2)

FIRST SCHEDULE.

GOVERNMENT STOCK.

Two and three-quarters per cent. Consolidated Stock (1903).
Two and three-quarters per cent. Annuities (1905).
Two and a half per cent. Annuities.
Local Loans three per cent. Stock.
Guaranteed Land Stock.

Appendix (B.)

Acts of
Parliament.
Section 8.

SECOND SCHEDULE.

ENACTMENTS REPEALED.

Session and Chapter.	Short Title.	Extent of Repeal.
9 Geo. 4, c 92-	The Savings Bank Act, 1828.	Section thirty-five.
3 & 4 Will. 4, c. 14.	The Savings Bank Act, 1833.	Section twenty-nine.
26 & 27 Vict. c. 87.	The Trustee Savings Banks Act, 1863.	Section thirty-nine, down to the words "provided that," inclusive.
43 & 44 Vict. c. 36.	The Savings Banks Act, 1880.	In Section three, paragraphs (b) and (c) of Sub-section one, and the whole of Sub-section five. In Section five, the definition of "Government stock."
50 & 51 Vict. c. 40.	The Savings Banks Act, 1887.	Section six.

APPENDIX (C.)

Appendix (C.)

Regulations.

REGULATIONS.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

THE TREASURY REGULATIONS, 1894.

In pursuance of the powers vested in their Lordships by the above-mentioned statute, the Lords Commissioners of Her Majesty's Treasury make and approve of the following regulations in substitution for the regulations made and approved by their Lordships under the Industrial and Provident Societies Act, 1876, on the 21st October 1876, which are hereby rescinded :—

Applications to Register Societies or Amendments of Rules.

1. Every application to register a society under the Industrial and Provident Societies Act, 1893 (in these Regulations termed "the Act"), shall be in Form A. subjoined to these regulations, and shall be sent to the Registrar.

S. 5 (2).

2. An amendment of the rules of a society may be either—

(a.) A partial amendment, consisting of the addition of a new rule or rules, or part of a rule or rules, to the existing rules, or the substitution of a new rule or rules, or part of a rule or rules, for any of the existing rules, or any part thereof, or a rescission of any of the existing rules, or any part thereof, without any substitution, or more than one or all of these modes ; or,

(b.) A complete amendment, consisting of the substitution of an entire set of rules for the existing set of rules, and bearing at the beginning the words, "all previous rules rescinded."

3. An application to register a partial amendment of rules must be made by the secretary of the society, in Form B., and must be sent to the Registrar accompanied by a statutory declaration in Form C., and by a printed copy of the existing rules marked to show where the alterations occur, and what they are, and by the following documents :—

S. 10 (2).

(a.) If the partial amendment consists of the addition or substitution of a new rule or rules, two copies of such new rule or rules, each copy being marked O., and signed by three members and the secretary.

(b.) If the partial amendment consists of the rescission of any of the rules without any substitution, two copies of the resolution for such rescission, each copy being marked O., and signed by three members and the secretary.

4. An application to register a complete amendment of rules must be made by the secretary of the society in Form D., and must be sent to the Registrar accompanied by a statutory declaration in Form C., and by a copy of the existing rules, and by two copies of the new rules, each copy being marked P., and signed by three members and the secretary.

Appendix (C.)

Recording of Rules already Registered.

Regulations.

S. 5 (6).

5. An application to record in one part of the United Kingdom rules, or amendment of rules, registered in another, shall be made by the secretary or other officer of the society in Form E. or Ea., and shall be accompanied by two copies of such rules or amendments under the seal of the central office, or the signature of the Assistant Registrar for Scotland or Ireland, as the case may be.

5a. Rules or amendments of rules shall be recorded by writing at the foot or end of each copy the word "recorded," and by affixing to the same the seal of the central office, or the signature of the Assistant Registrar for Scotland or Ireland, as the case may be.

Cancelling and Suspension of Registry.

S. 9 (1b).

6. Every request to cancel registry shall be sent to the Registrar in Form F., and shall name some newspaper circulating in or about the locality in which the registered office of the society is situated, wherein it is desired that the cancelling of registry shall be published, and shall be accompanied by the sum requisite to defray the expense of such publication, and by the further sum of 5s. 6d. for publication of such cancelling in the Gazette.

7. Where application is made to cancel registry under the compulsory powers of the Registrar, the Registrar may require such application to be made *in duplicate* in such form, and to be supported by such statutory declaration as the Chief Registrar may direct, and shall transmit one copy of such application to the Treasury for their consent.

8. Notice before cancelling or suspension of registry shall be in Form G.

9. The cancelling of registry shall be in Form H. and the suspension or renewal of suspension of registry shall be in Form I.

10. The advertisement of cancelling or suspension shall be in Form J.

Registered Office.

S. 11.

11. Every notice of a change in the situation of the registered office of a society shall be sent to the Registrar within 14 days after every such change in Form K. Notice of the situation of the registered office of a society on first registry shall be deemed to be given by the rules.

Inspection of Books by Order of the Registrar.

S. 18.

12. Every application to the Registrar to appoint an accountant or actuary to inspect the books of a society shall be in Form L.

Nominations.

S. 25.

13. Every registered society shall keep a record or register of all nominations made by the members, and of all revocations and variations of the same, and for the recording or registering of every such nomination, revocation, or variation the rules of the society may require the member nominating to pay a sum not exceeding 3d.

Transfer of Stock.

S. 31.

14. Every application to the Chief Registrar to direct a transfer of stock shall follow as near as may be Form M., and shall be accompanied by a statutory declaration in Form N., or as near thereto as the facts admit, and by the certificate of the stock in respect of which the application is made.

15. Before making the application the society shall submit to the Chief Registrar for examination a draft copy on foolscap paper, written on one side only, of the proposed application and declaration.

16. The

16. The Chief Registrar, before directing the transfer, may require such further proof of any statement in the application as may seem to him to be necessary. Appendix (C.)
Regulations.

17. The Chief Registrar shall give his direction in Form O., so framed in each case as to suit the particular circumstances.

Disputes.

18. Every reference of a dispute to the Chief or Assistant Registrar shall be written on foolscap paper *in duplicate* in Form P. S. 49.

19. Such Registrar, upon receipt of the reference, shall transmit one copy of it to the Treasury for their consent.

20. Every notice of hearing by the Chief or Assistant Registrar, and every requisition for the attendance of parties and witnesses, and the production of books and documents, shall be in Form Q.

21. Where it is necessary to enforce the attendance of a particular witness, or the production of a particular document, notice shall be in Form R.

22. If an order for discovery is necessary it shall be in Form S.

23. In Scotland, if a warrant for recovery of documents and examination of havers is necessary, it shall be in Form T. or U.

24. The determination and order of the Chief or Assistant Registrar shall be in Form V., or as near thereto as the circumstances of the case may in his judgment allow.

Inspectors and Special Meetings.

25. An application for appointment of Inspectors, or for calling a special meeting, shall be sent to the Chief Registrar, or in the case of societies registered and doing business in Scotland and Ireland exclusively, to the Assistant Registrar for Scotland or Ireland, as the case may be, written on foolscap paper, *in duplicate*, in Form W., and shall be accompanied by a statutory declaration in Form X., signed by three at least of the applicants. S. 50.

26. The Chief or Assistant Registrar may, immediately upon receipt of the application, transmit one copy to the Treasury for their consent, or may, before such transmission, give notice of the application to the society, and send to the Treasury any answer the society may make.

27. The appointment of Inspectors shall be in Form Y., or as near thereto as circumstances may allow.

28. The notice of special meeting shall be in Form Z.

29. The chairman of the special meeting shall report to the Chief or Assistant Registrar as he may direct in Form ZA.

Special Resolutions.

30. Every application for approval of change of name must be made *in duplicate*, in Form AA., and must be sent to the Chief Registrar, or in the case of societies registered and doing business exclusively in Scotland or Ireland, to the Assistant Registrar for Scotland or Ireland, as the case may be, accompanied by a statutory declaration in Form AB. If approved of, the word, "approved," shall be written at the foot or end of each such copy, and the same shall be signed by the Chief Registrar, or in the case of societies registered and doing business exclusively in Scotland or Ireland, by the Assistant Registrar for Scotland or Ireland, as the case may be. S. 52.

31. Every application to register a special resolution for the amalgamation of societies must be made by each of the societies *in duplicate*, in Form AC., and must be sent to the central office, accompanied by statutory declarations S. 53.

Appendix (C.) from officers of each society, in Form AB. No acknowledgment of registry shall be given to either society until special resolutions in the like terms Regulations. have been submitted for registry by the other or others.

32. Every application to register a special resolution for the transfer of the engagements of a society to another must be *in duplicate*, in Form A.D., and must be sent to the central office accompanied by statutory declarations in Forms AB. and AE.

S. 54. 33. Every application to register a special resolution for converting a society into a company must be *in triplicate*, in Form AF., and must be sent to the central office, accompanied by a statutory declaration, in Form AB.

34. An application for registry of a special resolution for amalgamation with a company, or for transfer of engagements to a company, shall be *in duplicate*, in Form AC. or AD., as the case may be, with the necessary modifications to suit the facts, and shall be accompanied by statutory declarations in Forms AB. and AG.

S. 56. 35. A special resolution shall be registered by writing at the foot or end of each copy of the same the word, "registered," and by affixing to the same the seal or stamp of the central office.

36. Where the special resolution is for conversion into, amalgamation with, or transfer of all the engagements of a society to a company, the following words shall be added :—"The registry of the Society is hereby cancelled (or directed to be cancelled).

Chief Registrar."

37. Where a special resolution is passed by a society registered and doing business exclusively in Scotland or Ireland it shall be sent to the Central Office through the Assistant Registrar for Scotland or Ireland, as the case may be. Where a special resolution is registered, passed by a society which is registered or does business in Scotland or Ireland, the Central Office shall forthwith apprise the Assistant Registrar for Scotland or Ireland, as the case may be, of the same having been so registered, and the Chief Registrar shall, where necessary, give directions for cancelling the registry of such society.

Dissolution.

S. 58. 38. Every instrument of dissolution shall be in Form AH., and shall be signed *in duplicate* and accompanied by a statutory declaration in Form AI and by a statement naming some newspaper circulating in or about the locality in which the registered office of the society is situated, wherein it is desired that notice of the dissolution shall be published, and by the sum requisite to defray the expenses of such publication, and by the further sum of for the like publication in the "Gazette."

39. The Registrar shall return one of the duplicates to the society, with an acknowledgment of registry in Form AK.

40. Alterations in the instrument of dissolution shall be signed, declared to, and registered in like manner.

41. The advertisement of dissolution by instrument shall be in Form AL.

42. Every award of the Chief Registrar for distribution of funds shall be in Form AP.

43. The notice of a proceeding to set aside a dissolution shall be in Form AY., and the notice of an order setting aside a dissolution in Form AZ.

Where such notice relates to a society which is registered, and does business exclusively in Scotland or Ireland, it shall be sent to the Central Office through the Assistant Registrar for Scotland or Ireland, as the case may be. In all other cases where a society is registered, or does business in Scotland or Ireland, the Central Office shall forthwith apprise the Assistant Registrar for Scotland or Ireland, as the case may be, of the receipt of the same.

(44.) The

Fees.

Appendix (C.)

44. The following fees shall be payable in advance for matters to be transacted, and the inspection of documents under the Act :—

Regulations.
S. 73.

For the acknowledgment of registry of every amendment of the rules - - - - -	£.	s.	d.
	-	10	-
For the registry of a special resolution by any society (to include in the case of a change of name, the approval of the same) - - - - -	-	10	-
For a direction to transfer stock - - - - -	1	-	-
For every appointment of inspectors, or calling of a special meeting by a Registrar - - - - -	1	-	-
For the determination of a Registrar on a dispute, or for his award for dissolution or distribution of funds - - - - -	1	-	-
And if more than one hearing or adjournment become necessary, then 1 <i>l.</i> more for every hearing after the first, and for every adjournment.			
For every document (except as after mentioned) required to be signed by a Registrar, or to bear the seal of the Central Office, not chargeable with any other fee to the Registrar - - - - -	-	2	6
For every inspection on the same day of documents (whether one or more) in the custody of the Registrar relating to one and the same society - - - - -	-	1	-
For every copy or extract of any document in the custody of the Registrar, not exceeding 216 words, 1 <i>s.</i> , and if exceeding that number, 4 <i>d.</i> per folio of 72 words (in addition to the fee, if any, for the signature of a Registrar, or seal of the Central Office).			

No fee is payable for the recording of rules or documents already registered in another part of the United Kingdom, or for the registry or recording of—

- The rules of a society.
- The cancelling or suspension of registry of a society.
- Any notice of change of office.
- Any instrument of dissolution, or any amendment therein.
- Any document or copy of document supplied to a public department.
- Any document in respect of which a fee is already chargeable, under or by virtue of the Act and of any other statute.

The Chief Registrar may also dispense with the fee for inspection of documents in cases where he may consider it for the public interest to do so.

(45.) Regulations 72, 73, and 74 of the Treasury Regulations, 1888, under the Friendly Societies Acts, with Form A.V. attached thereto, shall apply to the payment by assistant Registrars for Scotland and Ireland of fees received by them by virtue of the Act or of these regulations.

Modification of Forms..

(46.) The Forms hereto annexed may be modified to suit particular cases by authority of the Chief Registrar.

(47.) The Chief Registrar may dispense with the obligation to supply a duplicate of any document, where such obligation is imposed only by the regulations.

January 1, 1894.

[Signed by two of the Lords of the Treasury.]

Appendix (C.) NOTE.—Where a provision is contained in more than one rule a reference
Regulations. should be made to each.

FORM A.—Reg. 1.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Application to Register a Society.

Name of society Limited.

To the Registrar of Friendly Societies.

Application to register a society under the above-mentioned Act, under the name of Limited, is made by the eight persons whose names are subscribed at the foot hereof.

1. The object, name, and registered office of the society are provided for in Rule No. [state number].

2. The terms of admission of members, including any society or company investing funds in the society under the provisions of the Act, are provided for in Rule No. [state number].

3. The mode of holding meetings and right of voting, and the manner of making, altering, or rescinding rules, are provided for in Rule No. [state number].

4. The appointment and removal of a committee of management (by the name of), of managers or other officers, and their respective powers and remuneration, are provided for in Rule No. [state number].

5. The determination of the amount of interest, not exceeding 200*l.* sterling, in the shares of the society, which any member other than a registered society may hold, is provided for in Rule No. [state number].

6. The determination whether the society may contract loans or receive money on deposit subject to the provisions of the Act from members or others, and if so, under what conditions, on what security, and to what limits of amount, is provided for in Rule No. [state number].

7. The determination whether the shares or any of them shall be transferable, and the form of transfer and registration of the shares, and the consent of the committee thereto, and the determination whether the shares or any of them shall be withdrawable and the mode of withdrawal, and the payment of the balance due thereon on withdrawing from the society, are provided for in Rule No. [state number].

8. The audit of accounts and the appointment of auditors or a public auditor are provided for in Rule No. [state number].

9. The determination whether and how members may withdraw from the society, and the claims of the representatives of deceased members or the trustees of the property of bankrupt members and the payment of nominees, are provided for in Rule No. [state number].

10. The mode of application of profits is provided for in Rule No. [state number].

11. The custody and use of the seal of the society are provided for in Rule No. [state number].

12. The determination whether and by what authority and in what manner any part of the capital may be invested is provided for in Rule No. [state number].

13. The

13. The statutory duties of the society are set forth in Rule No. [state number].*

Appendix (C)

Regulations.

With this application are sent—

(a.) Two printed copies of the rules, each marked A., and signed by each of the applicants.

Signature of Member.	Residence of Member.
1.	"
2.	"
3.	"
4.	"
5.	"
6.	"
7.	"
8.	Secretary.

Registered Office,
Date day of 18 .

FORM B.—Reg. 3.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application to Register a Partial Amendment of Rules.

Name of society Limited.

Register No. . [If the Society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

To the Registrar of Friendly Societies.

Application to register a partial amendment of the rules of the Limited, is made by the person whose name is subscribed at the foot hereof.

With this application are sent—

- (a.) A printed copy of the registered rules, marked to show where the alterations occur, and what they are ;
- (b.) Two printed [or written] copies of the amendment, each marked O., and signed by the applicant and three members of the society ;
- (c.) A statutory declaration of an officer of the society, that the amendment now submitted for registry has been duly made by the society, and that to the best of his knowledge and belief the same is not contrary to the provisions of the above-mentioned Act in that behalf.
- (d.) The fee of 10s. prescribed by the Treasury regulations.

Signed

Secretary.

Registered Office
Date day of 18 .

* Model forms of rules for this purpose may be obtained from the Registrar.

Appendix (C.)

Regulations.

FORM C.—Regs. 3, 4.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Declaration in support of an Amendment of Rules.

Name of society Limited.

Register No. . [If the Society is registered in Scotland or Ireland,
add Scotland or Ireland, as the case may be.]

County of to wit.

I of , an officer of the above-named society, do solemnly and sincerely declare that the amendment of the rules of the said society, a copy of which is hereto annexed, has been duly made by the society, and that to the best of my knowledge and belief the same is not contrary to the provisions of the Act above referred to.

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

°Taken and received before me, one of Her Majesty's justices of the peace for the said county of at said county, this of	in the day	} Signature of declarant.
18 .		

FORM D.—Reg. 4.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application to Register a complete Amendment of Rules.

Name of society Limited.

Register No. . [If the Society is registered in Scotland or Ireland,
add Scotland or Ireland, as the case may be.]

To the Registrar of Friendly Societies.

Application to register a complete amendment of the rules of the
Limited, is made by the person whose name is
subscribed at the foot hereof.

1. The object, name, and registered office of the society are provided for
in Rule No. [state number].

2. The terms of admission of members, including any society or company
investing funds in the society under the provisions of the Act, are provided
for in Rule No. [state number].

3. The mode of holding meetings and right of voting, and the manner of
making, altering, or rescinding rules, are provided for in Rule No.
-[state number].

t. The

* This is to be altered as the case requires where any declaration is made before a borough magistrate or Commissioner for Oaths.

4. The appointment and removal of a committee of management (by the name of) of managers and other officers, and their respective powers and remuneration, are provided for in Rule No. [state number]. Appendix (C.) Regulations.

5. The determination of the amount of interest, not exceeding 200*l.* sterling, in the shares of the society which any member other than a registered society may hold, is provided for in Rule No. [state number].

6. The determination whether the society may contract loans or receive money on deposit subject to the provisions of the Act, from members or others, and if so, under what conditions, on what security, and to what limits of amount, is provided for in Rule No. [state number].

7. The determination whether the shares or any of them shall be transferable, and the form of transfer and registration of the shares and the consent of the Committee thereto, and the determination whether the shares or any of them shall be withdrawable, and the mode of withdrawal, and the payment of the balance due thereon on withdrawing from the society are provided for in Rule No. [state number].

8. The audit of accounts, and the appointment of auditors or a public auditor are provided for in Rule No. [state number].

9. The determination whether and how members may withdraw from the society, and the claims of the representatives of deceased members or the trustees of the property of bankrupt members, and the payment of nominees, are provided for in Rule No. [state number].

10. The mode of application of profits is provided for in Rule No. [state number].

11. The custody and use of the seal of the society are provided for in Rule No. [state number].

12. The determination whether and by what authority any part of the capital may be invested is provided for in Rule No. [state number].

13. The statutory duties of the society are set forth in Rule No. [state number].^a

With this application are sent :—

- (a.) A printed copy of the registered rules, marked A ;
- (b.) Two printed copies of the new rules proposed by way of complete amendment, each marked P., and signed by the applicant and three members of the society ;
- (c.) A statutory declaration of an officer of the society, that the amendment now submitted for registry has been duly made by the society, and that to the best of his knowledge and belief the same is not contrary to the provisions of the above-mentioned Act in that behalf.
- (d.) The fee of 10*s.* prescribed by the Treasury Regulations.

Signed

Secretary.

Registered Office,

Date day of 18 .

^a Model forms of rules for this purpose may be obtained from the Registrar.

Appendix (C.)
Regulations,

FORM E.—Reg. 5.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application to record Rules registered in another part of the United Kingdom.

Name of society Limited.

Register No. [Add England, Scotland, or Ireland, as the case may be].

To the Registrar of Friendly Societies.

Application to record the rules of the Limited
is made by the secretary of the same.

1. The society carries [or intends to carry] on business in [Scotland, Ireland, or England, as the case may be] as well as in [England, Scotland, or Ireland] where the same is registered.

2. With this application are sent two printed [or written] copies of the rules of the society, such copies being under the seal of the Central Office [or under the signature of the Assistant Registrar for Scotland or Ireland].

Signed

Secretary.

Registered Office,

Date day of

FORM Ea.—Reg. 5.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application to record Amendments of Rules already recorded.

Name of society Limited.

Register No. [Add England, Scotland, or Ireland, as the case may be]

Recorded in [Scotland, Ireland, or England, as
the case may be] No.

To the Registrar of Friendly Societies.

Application to record an amendment of the rules of the
Limited, is made by the secretary of the same.

1. The society carries on business in [Scotland, Ireland, or England, as the case may be] as well as in [England, Scotland, or Ireland] where the same is registered.

2. The rules of the society have been already recorded in [Scotland, Ireland, or England, as the case may be].

3. With this application are sent two printed [or written] copies of an amendment of such rules lately registered, such copies being under the seal of the Central Office [or under the signature of the Assistant Registrar for Scotland or Ireland].

Signed

Secretary.

Registered Office;

Date day of

FORM F.—Reg. 6.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Request to Cancel Registry.

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland,
add Scotland or Ireland, as the case may be.]

To the Registrar.

1. The above-mentioned society desires that its registry under the Industrial and Provident Societies Act may be cancelled on the following ground, viz., [state reason for desiring cancelling of registry], and at a general meeting^a duly held on the . . . day of . . . 18 . . . , it was resolved as follows :—

“ That the Registrar be requested to cancel the registry of this society.”

2. This request is made by the society accordingly.

3. It is desired that notice of such cancelling be published in the [naming some newspaper] circulating in the county of [naming county] in which the registered office of the society is situated.

4. The sum of, being the cost of publishing such notice in the said newspaper, and the further sum of . . . for the cost of publishing the same in the “Gazette,” are herewith transmitted.

Seal of the society.

Secretary

Registered Office,

Date

18 . . .

FORM G.—Reg. 8.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Notice before Cancelling or Suspension of Registry.

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland,
add Scotland or Ireland, as the case may be.]

Notice is hereby given to the above-mentioned society, that it is the intention of the Registrar to proceed on the . . . day of . . . 18 . . . , to cancel [or to suspend for any term not exceeding three months] the registry of the society, unless cause be shown to the contrary in the meantime.

The ground of such proposed cancelling [or suspension] is that the number of members of the society is reduced to less than seven, or that the

38.

T 3

acknowledgment

* If not at a general meeting, state in what manner the request has been determined upon.

* This will be not less than two months after the date of the notice.

Appendix (C.) acknowledgment of registry has been obtained by fraud [or issued in mistake, or that the society exists for an illegal purpose, or has wilfully and after notice from a Registrar violated the provisions of the above-mentioned Act, or has ceased to exist. *The facts should be briefly specified where practicable.*]

Regulations.

Signature of Registrar [or Seal of Central Office].

Date

18

FORM H.—Reg. 9.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Cancelling of Registry.

Name of society

Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

The registry of the above-mentioned society is hereby cancelled at its request [or as the case may be. The Registrar may, if he think fit, add a statement, as in Form G., of the ground of the cancelling.]

Signature of Registrar [or Seal of Central Office].

Date

FORM I.—Reg. 9.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Suspension or Renewal of Suspension of Registry.

Name of society

Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

* This word will be inserted only in case of renewal of suspension,

The registry of the above-mentioned society is hereby [further^a] suspended for [any term not exceeding] three months from this date, on the ground that [here state the ground of suspension, as in Form G.]

Signature of Registrar or Seal of Central Office.

Date

18

FORM J.—Reg. 10.

Appendix (C.)

Regulations.

Advertisement of Cancelling or Suspension.

Notice is hereby given that the Registrar of Friendly Societies has, pursuant to the Industrial and Provident Societies Act, 1893, this day cancelled [or suspended for (*state the term*)] the registry of the Limited (Register No. , adding Scotland or Ireland where required) held at in the county of

Here state the ground for Cancelling or Suspension.

The society (subject to the right of appeal given by the said Act) ceases to enjoy [during such suspension] the privileges of a registered society, but without prejudice to any liability incurred by the society, which may be enforced against it as if such cancelling [or suspension] had not taken place.

Dated the day of 18

Signature of a Registrar.

FORM K.—Reg. 11.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Notice of Change of Registered Office.

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

Notice is hereby given that the registered office of the above-mentioned society is removed from , in the parish of and is now situated at in the parish of in the county of .

Dated this day of 18

} Three Members of
the Society.

, Secretary.

To the Registrar.

* Received this day of notice of removal of the
registered office of the Limited, Register No.
to in the county of .

[Seal of Central Office, or signature
of a Registrar.]

* This part to
be detached by
the registrar
when the notice
is registered,
and returned to
the society.

Appendix (C.)
Regulations.

FORM L.—Reg. 12.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application for Inspection of Books.

Name of society , Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

Application to the Registrar to appoint an accountant or actuary to inspect the books of the above-mentioned society, and to report thereon, is made by the ten persons whose names are subscribed at the foot hereof, being ten members of the society, each of whom has been a member for not less than twelve months immediately preceding the date of the application.

The grounds of the application are as follows [state them].

The applicants are prepared to deposit with the Registrar the sum of as security for the costs of the proposed inspection.

Signature of Member.

Residence of Member.

1.	"	"
2.	"	"
3.	"	"
4.	"	"
5.	"	"
6.	"	"
7.	"	"
8.	"	"
9.	"	"
10.	"	"

Address to which communications for the applicants are to be sent .

Date 189 .

FORM M.—Reg. 18.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application for Direction to Transfer Stock.

(To be accompanied by Form N.)

Name of society , Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

Application for a direction to transfer stock is made by the four persons whose names are subscribed at the foot hereof, being the secretary and three members of the above-mentioned Society.

1. On the day of the sum of was invested in the purchase of Stock transferable at the Bank of England [or Ireland] in the names [state exactly in what names the stock stands] of , as trustees for the society, and the same is still standing in their names.

2. The

2] The said _____ is absent from Great Britain
 [or Ireland] [or became bankrupt, on the _____ day of _____
 or filed a petition (or executed a deed) for liquidation of his affairs by
 assignment or arrangement or for composition with his creditors, on the
 _____ day of _____, or has become a lunatic, or died on the
 _____ day of _____, or has not been heard of for
 years, and it is not known whether he is living or dead].

Appendix (C.)
 Regulations.

[This clause
 will not be
 necessary where
 the application
 is in conse-
 quence of the
 mere removal
 of a trustee.]

3. On the _____ day of _____ the said _____
 was removed from his office of trustee, and [give full
 name and description] was appointed in his place.

4. Since such removal application has been made in writing to the said
 [removed trustee] to join in the transfer of the said Stock into the names of
 the said [here give the names of the other trustees, and of the new trustee
 appointed in the place of the one removed] as trustees for the said society, but
 he has refused to comply [or has not complied] with such application.
 [This paragraph may be omitted, or varied, as the facts require.]

5. This application to the Chief Registrar is made pursuant to 39 & 40
 Vict. c. 45, s. 11, that he may direct the said Stock to be transferred into the
 names of the said _____
 as trustees for the society by
 [This blank should be filled by the names of the surviving or continuing trustees
 (if any), and if they be willing and able to make the transfer; but if there be no
 such trustee, or if any such trustee refuse or be unable to make the transfer, then by
 the words the Accountant General, or Deputy, or Assistant Accountant
 General of the said Bank; and a full statement of the facts and of the grounds
 of such refusal or inability should be made.]

6. With this application is sent the fee of 1*l.* prescribed by the Treasury
 Regulations.

Secretary.
 Member.
 Member.
 Member.

Registered Office,
 Date _____ day of _____ 18 .
 To the Chief Registrar.

FORM N.—Reg. 14.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
 (56 & 57 Vict. c. 39.)

*Declaration verifying Statements in an Application for Direction to Transfer
 Stock.*

County of _____ to wit,
 Name of society _____ Limited.
 Register No. _____ [If the society is registered in Scotland or Ireland,
 add Scotland or Ireland, as the case may be.]
 I _____ of _____
 in the county of _____ do solemnly and sincerely
 declare that I am the secretary of the above-mentioned society.
 That _____ and _____
 whose names are subscribed at the foot of the application hereto annexed,
 are members of the said society.
 That on the _____ day of _____ 18
 the sum of _____ was invested in the purchase of _____
 28. _____ U _____ stock,

Appendix (C.) stock, transferable at the Bank of England [*or Ireland*] in the names of
 Regulations. (*state as in Form M.*) as Trustees for the society, and the
 declarant believes that it is still standing in their names, as follows :—

That the said
 is absent from Great Britain [*or as the case may be*].
 That on the day of 18 , the
 said was removed from his office of trustee,
 and was appointed in his place.
 That since such removal, application has been made in writing to the
 said to join in the transfer
 of the said stock into the names of the said
 as trustees for the said society, but he has refused to comply [*or has not
 complied*] with such application. [*This paragraph may be omitted or varied
 as the facts require.*]

And I make this solemn declaration conscientiously believing the same to
 be true, and by virtue of the provisions of the Statutory Declarations Act,
 1835.

Taken and received before me, one of Her Majesty's justices of the peace for the said county of at said county, this of	18 . day	} Signature of declarant.
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FORM O.—Reg. 17.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Direction by the Chief Registrar to Transfer Stock.

Whereas it has been made to appear to me that stock,
 transferable at the Bank of England [*or Ireland*] is now standing in
 the names of * and , as trustees
 for Limited, a society registered under the above-
 mentioned Act.

And that the said is absent from England [*or as the case
 may be*].

And that has been appointed trustee of the said
 society in place of the said .

* The para-
 graphs marked
 (a) or (b) will
 be used as the
 case requires.

(a.)^o I, as Chief Registrar under the said Act, hereby direct, pursuant
 to Section 1 of the said Act, that the said sum of
 so standing in the books of the Governor and Company of the Bank of
 England [*or Ireland*] in the names of the said be
 transferred in the said books by the said
 into the names of the said or .

(b.) And that there is no surviving or continuing trustee for the said
 society, or that the surviving and continuing trustees refuse or are unable
 to transfer the said stock in pursuance of my direction.

I, as Chief Registrar under the said Act, hereby direct, pursuant to
 Section 31 of the said Act, that the said sum of
 so standing in the books of the Governor and Company of the Bank of England [*or
 Ireland*] be transferred in the said books by the Accountant General, or
 Deputy, or Assistant Accountant General of the said bank, into the names
 of the said .

Signature

Address

Date 18 .

FORM P.—Reg. 18.

Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)*Reference of a Dispute.*

(To be signed in duplicate.)

Dispute between _____ and [
an officer of] the _____ Limited.Register No. . [If the society is registered in Scotland or Ireland, add
Scotland or Ireland, as the case may be.]The above-named parties, by consent, refer the dispute between them
to the Chief Registrar (or to the Assistant Registrar for Ireland, or for
Scotland, as the case may be).Signed { _____ (Claimant.)
_____ (Officer of Society.)

The said _____ states as follows :—

1. That he is [or has within six months been] a member (or claims
through a member, or person aggrieved who within six months has been a
member or under the rules) of the said society.2. That he claims to be entitled as follows (*give particulars of the claim*).3. That the claim is proposed to be supported by the evidence of the
following witnesses, and by the production of the following books and
documents (*give list*).

Signature

Address

Date

18 .

The said society [or the said _____ as an officer of the said
society] states as follows :—1. That the society [or he] disputes the claim of the said
on the following grounds (*state grounds of dispute*).2. That the case of the society [or his case] is proposed to be supported
by the evidence of the following witnesses, and by the production of the
following books and documents (*give list*).Seal of society
or signature of the officer.

Registered office

Date

18 .

With the reference is to be sent the fee of 1*l.* prescribed by the Treasury
Regulations.

Appendix (C.)
Regulations.

FORM Q.—Reg. 20.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Notice and Requisition.

Dispute between _____ and [
an officer of] the _____ Limited;
Register No. _____ [*add Scotland or Ireland where required*].
To _____

Take notice that I shall proceed by myself [*or by*
Assistant Registrar] to hear and determine the matter in dispute, which has
been referred to me pursuant to the said Act, on _____ the _____
day of _____ next, at _____ o'clock, at _____.

And that I shall require the attendance there of all parties concerned, and
of the witnesses named, and the production of the books and documents
specified in the statement made by you in the reference of the dispute.

Signature _____

Chief Registrar or Assistant Registrar
for Scotland or Ireland.

Date _____

FORM R.—Reg. 23.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Special Requisition to Witness.

Dispute between _____ and [
an officer of] the _____ Limited.
Register No. _____ [*add Scotland or Ireland where required*].
To _____

Pursuant to Section 49 of the above-mentioned Act, you are required to
attend at _____ on _____ the _____ day of _____
next, at _____ o'clock, to give evidence relating to the matter in question,
and to produce the following books and documents [*state them*].

Signed _____

Chief (or Assistant) Registrar.

Date _____

18 _____

N.B.—By Section 49 (3) of the said Act it is enacted that “the Chief or other
Registrar to whom any dispute is referred may administer oaths, and may require
“the attendance of all parties concerned, and of witnesses, and the production of
“all books and documents relating to the matter in question; and any person
“refusing to attend, or to produce any documents, or to give evidence before such
“Chief or other Registrar, shall be guilty of an offence under this Act.”

The penalty for such offence is not more than five pounds, and a new offence is
committed in every week during which the default continues.

FORM S.—Reg. 25.

Appendix (C.)
Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Order for Discovery.

In the matter of a dispute between _____ and [_____] an officer of] the _____ Limited, Register No. _____ referred to me pursuant to the above-mentioned Act.

I, _____, Chief [or Assistant] Registrar, order and direct as follows :—

1. That within 14 days from the service of this order do deposit at my office [*state where*] for inspection by the parties the following documents [*state the documents*].

2. That on the _____ day of _____ next, at _____ o'clock [an officer of the society] do appear before me at my office above-named, and make discovery upon oath of all things within his knowledge [^eas such officer] relative to the following matters [*state the matters as to which discovery is granted*].

* These words will be omitted if the discovery is to be made by the other party to the dispute.

Given under my hand this _____ day of _____ 18 ____ .
Signature _____
Chief [or Assistant] Registrar.

N.B.—By Section 49 (6) of the said Act it is enacted that the Chief or other Registrar to whom any dispute is referred may grant to either party such discovery as to documents and otherwise, or such inspection of documents, as might be granted by any court of law or equity, such discovery to be made on behalf of the society by such officer of the same as such Registrar may determine.

FORM T.—Reg. 23.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
56 & 57 Vict. c. 39.

Order for Recovery of Documents in Scotland.

In the matter of a dispute between _____ and [_____] an officer of] the _____ Limited.
Register No. _____ (Scotland).

I, _____, Assistant Registrar for Scotland, order and direct as follows :—

That within 14 days from the service of this order do deposit at my office [*state where*] for inspection by the parties the following documents [*state the documents*].

Given under my hand this _____ day of _____ 18 ____ .
Signature _____
Assistant Registrar for Scotland.

N.B.—By Section 49 (6) of the said Act it is enacted that the Chief or other Registrar to whom any dispute is referred in Scotland may grant such warrant for the recovery of documents as might be granted by any court of law or equity.

Appendix (C.)

FORM U.—Reg. 23.

Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

56 & 57 Vict. c. 39.

Order for Recovery of Documents and Examination of Havers in Scotland.

In the matter of a dispute between _____ and [_____] Limited.
 an officer of] the _____ Register No. _____ (Scotland).

I, _____, Assistant Registrar for Scotland, order and direct as follows:—

That on the _____ day of _____ next, at _____ o'clock, _____ do appear before me at _____, and do bring with him, exhibit and produce before me, upon oath, the books, writings, and documents contained in the specification prefixed hereto; and do declare upon oath where and in whose hands, custody, or keeping all or any books, writings, or documents are or may be relating to the following matters [*state the matters*]:

Given under my hand this _____ day of _____ 18 ____.
 _____ Signature _____
 Assistant Registrar for Scotland

N.B.—By Section 49 (3) of the said Act it is enacted that “the Chief or other Registrar to whom any dispute is referred may administer oaths, and may require the attendance of all parties concerned, and of witnesses, and the production of all books and documents relating to the matter in question; and any person refusing to attend, or to produce any documents, or to give evidence before such Chief or other Registrar, shall be guilty of an offence under this Act.”

The penalty for such offence is not more than five pounds, and a new offence is committed in every week during which the default continues.

By Section 49 (6) the Chief or other Registrar in Scotland may grant such warrant for the recovery of documents and examination of havers as might be granted by any court of law or equity.

FORM V.—Reg. 30.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Determination and Order.

In the matter of a dispute between _____ and (_____) Limited, Register No. _____ [add Scotland or Ireland where required], referred to me pursuant to the above-mentioned Act:

I, _____, Chief (or Assistant) Registrar, determine as follows:—

The said _____ (or the society) shall, on or before the _____ day of _____ next, pay to _____ the sum of _____ [or the society (or name of party) shall, on or before the _____ day of _____ next, reinstate the said _____ as a member (or whatever the act may be that the Registrar thinks

thinks ought to be done by the party. Other provisions may here be added, if necessary, and the payment of a sum of money by way of damages may be provided for as an alternative to the doing of any act); Appendix (C.)
Regulations.

Or The society is not indebted to [*name of party, or as the case may require*].

The expenses hereof are ordered to be paid out of the funds of the society (*or as the case may be*).

Given under my hand this day of 18 .

Signature

Chief [*or Assistant*] Registrar.

N.B.—Under Section 49 of the above-mentioned Act application for the enforcement of this order may be made to the County Court, as defined by the said Act.

FORM W.—Reg. 25.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Application under Special Powers of Registrar.

(To be sent in duplicate accompanied by Form X.)

Name of society Limited.

Register No. . [*If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.*]

Application made pursuant to Section 50 of the above-mentioned Act :

1. The above-mentioned society has members
2. This application is signed by one-tenth of the members [*or by 100 members if the whole number exceeds 1,000*].

°[2a. The society is one registered and doing business in Scotland or Ireland exclusively, *as the case may be*].

3. The application is that the Chief Registrar [*or Assistant Registrar for Scotland or for Ireland*] may appoint an inspector or inspectors [*or may call a special meeting*] pursuant to the said section.

* If this is not the case, a line should be drawn through the words in brackets.

The grounds of the application are as follows [*state the grounds fully*].

5. The applicants are prepared to support the application by the following evidence, for the purpose of showing that they have good reason for making the application, and are not actuated by malicious motives in doing so, viz., a statutory declaration hereto annexed by [*names*] three of the present applicants, and [*here state the nature of the evidence proposed to be given*].
6. The applicants are prepared, if required, to give security for costs to the extent of [*state amount*]. With this application is sent the fee of 1*l.* prescribed by the Treasury regulations.

† Signatures of applicants

Address to which communications are to be sent

Date

† Signatures by mark only must be attested by a witness not being one of the applicants.

Appendix (C.)

Regulations.

FORM X.—Reg. 25.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Declaration in support of Application under Special Powers of Registrar.

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland,
add Scotland or Ireland, as the case may be.]

County of to wit.

We, , and three
of the members of the above-named society, do solemnly and sincerely
declare that the persons whose signatures are appended to the application,
a copy of which is hereto annexed, are to the best of our knowledge and
belief *bonâ fide* members of the society, and that we are not, nor to the best
of our knowledge and belief is any person whose signature is appended to
such application, actuated by malicious motives, and that to the best of our
knowledge and belief there is good reason for making such application.

And we make this solemn declaration, conscientiously believing the same
to be true, and by virtue of the provisions of the Statutory Declarations
Act, 1835.

Taken and received before me, one of Her Majesty's Justices of the Peace for the said county of at said county, this of	}	Signatures of declarants.
--	---	---------------------------

FORM Y.—Reg. 27.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Appointment of Inspectors.

Name of society Limited.

Register No. [Add Scotland or Ireland where required.]

Pursuant to Section 50 of the above-mentioned Act, I hereby appoint
[and] inspector [or inspectors]
to examine into the affairs of the above-mentioned society and to report
thereon.

One copy of the application for inspection is sent herewith for the
guidance of the inspector [or inspectors].

He [or they] may require the production of all or any of the books
and documents of the society, and may examine on oath its officers,
members, agents, and servants in relation to its business, and may administer
such oath.

The inspection is to commence on the day of
next, at o'clock, and to be held at

Signature

Chief Registrar,
[or Assistant Registrar for Scotland or Ireland.]

Date

18

FORM Z.—Reg. 28.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Notice of Special Meeting to be held by a Registrar's Direction.

[To be given either by letter addressed to every member, or by advertisement, or in such other manner as the Chief or Assistant Registrar directs.]

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

Notice is hereby given that a special meeting of the above-mentioned society will be held by direction of the Chief Registrar [or Assistant Registrar for Scotland or for Ireland] pursuant to section 50 of the above-mentioned Act, on the day of next, at o'clock, at which meeting shall appoint its own chairman, and shall then proceed to discuss and determine on the following matters [state them].

Signature

Chief Registrar,
[or Assistant Registrar for Scotland or Ireland].

Date 18 .

FORM ZA.—Reg. 29.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Report by Chairman of Special Meeting.

Address

Date

To the Chief Registrar of Friendly Societies, [or to the Assistant Registrar of Friendly Societies for Scotland or Ireland as the case may be].

I have to report that at the special meeting of the Limited held by your direction at on the day of the following resolution was [or resolutions were] passed [state resolution or resolutions, and any other matters which the writer may think proper to report].

(signed)

Chairman of Special Meeting.

Appendix (C.)

Regulations.

FORM AA.—Reg. 30.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

(To be sent in duplicate, accompanied by Form AB.)

Application for Approval of Change of Name and Registry of Special Resolution.

Name already registered Limited.

Register No. . *[If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]*

To the Chief Registrar [or Assistant Registrar for Ireland or Scotland, as the case may be] and Central Office.

Application for approval of a change of name of the above-mentioned society, and for registry of a special resolution to that effect is made by the society, whose seal and the three persons whose names are affixed and subscribed at the foot hereof.

The following is a copy of a special resolution passed by the votes of three-fourths of the members present and entitled to vote at a general meeting of the society, of which notice was duly given, held on the day of 18 , and confirmed by a majority of the members present and entitled to vote at a subsequent general meeting, of which notice was duly given, held on the day of 18 , pursuant to section 51 of the above-mentioned Act.

[The resolution to be copied at length.]

With this application is sent the fee of 10 shillings prescribed by the Treasury regulations.

* A line to be drawn through all or any of these statements if not applicable to the case, or so far as they do not apply.

** If the society is registered in England but does business also in Scotland or Ireland, or in both the said countries, add The society does business in Scotland or Ireland, or Scotland and Ireland (as the case may be).*

If the society is registered in Scotland but does business also in England or Ireland, add The society does business in England or Ireland, or England and Ireland, as the case may be.

If the society is registered in Ireland but does business also in England or Scotland, add The society does business in England or Scotland, or England and Scotland, as the case may be.

Seal of the Society.

, Secretary.

{ Chairman of the first
general meeting.{ Chairman of the
subsequent general
meeting.

Registered Office .

Date 18 .

Form AB.—Regs. 30, 31, 32, 33, 34.

Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)*Declaration to accompany Application for Registry of a Special Resolution.*

County of _____ to wit.

Name of society _____ Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

I, _____ of _____, an officer of the above-named society, do solemnly and sincerely declare that in making the special resolution, application for registry of which is appended to this declaration, the provisions of section 51 of the Industrial and Provident Societies Act, 1893, have been duly complied with

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Taken and received before me, one of Her Majesty's Justices of the Peace for the said county of _____, in _____, at _____, the said county, this _____ day of _____, 18____.

} Signature of declarant.

Form AC.—Regs. 31, 34.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

(To be sent in duplicate by each society, accompanied by Form AB.)

Application for Registry of Special Resolution for Amalgamation of Societies.

*Name of society (A) _____ Limited.

Register No. . [If the society is registered in Scotland or Ireland, add the words Scotland or Ireland, or as the case may be.]

Name of Society (B) _____ Limited.

Register No. . [If the society is registered in Scotland or Ireland, add as before.]

(And so on if more than two.)

* As this application must be made by each society, the order in which the societies are named must be inverted or changed in each application.

To the Central Office.

Application for registry of a special resolution for the amalgamation of the above-mentioned societies is made by the society whose seal and the three persons whose names are affixed and subscribed at the foot hereof.

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1. The following is a copy of a special resolution passed by the votes of three-fourths of the members present and entitled to a vote at a general meeting of the (A) Limited, of which notice was duly given, held on the day of 18 , and confirmed by a majority of the members present and entitled to vote at a subsequent general meeting, of which notice was duly given, held on the day of 18 , pursuant to Section 51 of the above-mentioned Act.

[The resolution to be copied at length.]

2. With this application is sent the fee of 10 shillings prescribed by the Treasury regulations.

If either or both societies, being registered in England, do business also in Scotland or Ireland, or in both the said countries, add,—

The (A) Limited, does business in Scotland or Ireland, or Scotland and Ireland, or

The (B) Limited, does business in Scotland or Ireland, or Scotland and Ireland, or

Both the societies do business in Scotland or Ireland, or Scotland and Ireland.

If either or both societies, being registered in Scotland, do business also in England or Ireland, or England and Ireland, add,—

The (A) Limited, does business in England, or as the case may be, or

The (B) Limited, does business in England, or as the case may be, or

Both the societies do business in England, or as the case may be.

If either or both societies, being registered in Ireland, do business also in England or Scotland, or England and Scotland, add,—

The (A) Limited, does business in England, or as the case may be, or

The (B) Limited, does business in England, or as the case may be, or

Both the societies do business in England, or as the case may be.

Seal of the Society.

{ Secretary of the
first-named society.

{ Chairman of the first
general meeting.

{ Chairman of the
subsequent general
meeting.

Registered Office }
[of the A] }

Date day of 18 .

FORM AD.—Regs. 32, 34.

Appendix (C.)

Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

(To be sent in duplicate by each society, accompanied by Forms AB.
and AE.)*Application for Registry of a Special Resolution for Transfer of Engagements.*Name of Society transferring its engagements
Limited.Register No. [If the society is registered in Scotland or Ireland
add Scotland or Ireland, as the case may be.]Name of society undertaking to fulfil transferred engagements
, Limited.Register No. [If the society is registered in Scotland or Ireland,
add as before.]

To the Central Office.

Application for registry of a special resolution for transfer of engagements
of the first-named society is made by the societies
whose seals and the three persons whose names are affixed and subscribed.

1. The following is a copy of a special resolution passed by the votes of
three-fourths of the members present and entitled to vote, at a general
meeting of the first-named society, of which notice was duly given, held the
day of 18 , and confirmed by a
majority of the members present and entitled to vote at a subsequent
general meeting, of which notice was duly given, held on the
day of 18 .

[The resolution to be copied at length.]

2. The last-named society has (*state in what manner*) undertaken to fulfil
the engagements of the first-named society, as testified by the common seal
and by the signature of the secretary of the said last-named society to this
application, and by the declaration of an officer of the same sent with this
application.

3. With this application is sent the fee of 10 shillings prescribed by the
Treasury regulations.

[If either or both societies, being registered in England, do business also in
Scotland or Ireland, or in both the said countries, &c., add as the case requires.]

Seal of the first-named society.

{ Secretary of the
first-named society.{ Chairman of the first
general meeting.{ Chairman of the
subsequent general
meeting.

Seal of the last-named society.

{ Secretary of the last-
named society.Registered Office of }
transferring society }

Date day of 18 .

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FORM AE.—Reg. 32.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Declaration by Officer of Society accepting Transfer of Engagements.

County of _____ to wit.

Name of society _____, Limited.

Register No. _____. [*If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.*]

I, _____ of _____, an officer of the above-named society, do solemnly and sincerely declare that by a resolution of a meeting of the society held on the _____ day of _____ at _____ [*or as the case may be, stating by what authority the transfer is accepted*] the society has undertaken to fulfil all the engagements of the _____, Limited, Register No. _____. [*add Scotland or Ireland, if required.*]

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act, 1835.

Taken and received before me, one of Her Majesty's Justices of the Peace for the said county of _____ at _____, in _____ day of _____ 18____.

} Signature of Declarant.

FORM AF.—Reg. 33.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

(To be sent in triplicate, accompanied by Form AB.)

Application for Registry of Special Resolution for Conversion into a Company.

Name of society _____ Limited.

Register No. _____. [*If the society is registered in Scotland or Ireland add Scotland or Ireland, as the case may be.*]

To the Central Office.

Application for registry of a special resolution for conversion of the above-mentioned society into a company is made by the society whose seal and the three persons whose names are affixed and subscribed at the foot hereof.

The following is a copy of a special resolution passed by the votes of three-fourths of the members present and entitled to a vote at a general meeting of the said society, of which notice was duly given, held on the _____ day of _____ 18____, and confirmed

CHIEF REGISTRAR (FRIENDLY SOCIETIES). 167

confirmed by a majority of the members present and entitled to vote at a subsequent general meeting, of which notice was duly given, held on the day of 18, pursuant to Section 54 of the above-mentioned Act. Appendix (C). Regulations.

[The resolution to be copied at length.]

With this application is sent the fee of 10s. prescribed by the Treasury regulations.

Seal of the society.

, Secretary.

{ Chairman of the first
general meeting.

{ Chairman of the sub-
sequent general
meeting.

Registered Office

Date day of 18 .

FORM AG.—Reg. 34.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Declaration by Officer of Company amalgamating or accepting Transfer of Engagements.

County of to wit.

Name of company Limited.

I, of , an officer of the above-named company, do solemnly and sincerely declare that, by a resolution of a special general meeting of the company, held on the day of at [or as the case may be, stating by what authority the amalgamation is agreed to or the transfer of engagements accepted], the company has agreed to an amalgamation with [or undertaken to fulfil the engagements of] the Limited, Register No. [add Scotland or Ireland, if required].

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Taken and received before me, one of Her Majesty's Justices of the Peace for the said county of at in the said county, this day of 18 . Signature of declarant.

Appendix (C.)
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FORM AH.—Reg. 38.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Instrument of Dissolution.

(To be signed in duplicate and accompanied by Form AI.)

Name of society

Limited.

Register No. [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

Instrument of Dissolution of the _____ Limited,
made the _____ day of _____ 18, pursuant to the Act
56 & 57 Vict. c. 39, s. 61, and signed by three-fourths of the members.

It is agreed and declared as follows :

1. The liabilities and assets of the society are the following [*here set them forth in detail.*]

2. The number of members is _____, and the nature of their interests in the society respectively, is as follows :

3. The society has no creditors other than such members [*or if there be any, state the amount due to them and the provision to be made for its payment.*]

4. The funds and property of the society shall be appropriated and divided in the following manner [*or in such manner as the Chief Registrar may award. If left to the award of the Chief Registrar add The fee of 1l. prescribed by the Treasury regulations is sent herewith.*]

[*Here insert any other provisions the society desires to make as to the dissolution.*]

Signatures of members.

Schedule.

List of members who have not signed the foregoing Instrument—

N.B.—*All signatures by mark only must be attested by a witness who does not sign as a member.*

FORM AI.—Reg. 38.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

*Declaration to accompany Instrument (or Alteration of Instrument) of
Dissolution.*

County of _____ to wit.

Name of society

Limited.

Register No. _____ [*If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.*]

We _____ and _____
three members, and _____ the secretary of the above-named
society, do solemnly and sincerely declare that in making the instrument of
dissolution [*or the alteration of the instrument of dissolution*] appended to
this declaration, the provisions of the Act 56 & 57 Vict. c. 39, have been
complied with.

And

And we make this solemn declaration, conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835. Appendix (C.)
Regulations,

Taken and received before me, one of Her Majesty's Justices of the Peace for the said county of _____ in the _____ day of _____, 18 . } Signatures of declarants.

FORM AK.—Reg. 39.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Acknowledgment of Registry of Instrument of Dissolution.

Name of society _____ Limited.

Register No. . [Add Scotland or Ireland where required.]

The foregoing instrument of dissolution [or alteration of instrument of dissolution] is registered under the Industrial and Provident Societies Act, 1893, this _____ day of _____ 18 .

[Seal or stamp of Central Office,
or,
Signature of Assistant Registrar for
Scotland or Ireland.]

FORM AL.—Reg. 41.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.
(56 & 57 Vict. c. 39.)

Advertisement of Dissolution by Instrument.

Notice is hereby given that the _____ Limited,
Register No. [Add Scotland or Ireland where required] held at _____
in the county of _____ is dissolved by instrument, regis-
tered at this office, the _____ day of _____ unless within three
months from the date of the "Gazette" in which this advertisement appears
proceedings be commenced by a member or other person interested in or
having any claim on the funds of the society to set aside such dissolution,
and the same is set aside accordingly.

[Signature of a Registrar _____.]
28, Abingdon-street,
[or as the case may be]
the _____ day of _____ .

Appendix (C.)

Regulations.

FORM AP.—Reg. 42.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Award for Distribution of Funds.

Name of society Limited.

Register No. . [Add Scotland or Ireland where required.]

Pursuant to Section 61 of the above-mentioned Act and to the instrument of dissolution of the above-named society, registered on the day of 18 , I hereby award and direct that the assets of the society shall be divided and appropriated in the following manner :—

Signed

Chief Registrar.

Address

Date

18 .

FORM AY.—Reg. 43.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Notice of Proceeding to set aside Dissolution.

Name of society Limited.

Register No. . [If the society is registered in Scotland or Ireland, add Scotland or Ireland, as the case may be.]

To the Central Office.

Whereas on the day of the above-named society was dissolved or purported to be dissolved by an instrument of dissolution purporting to be duly registered.

I hereby give you notice that I intend after not less than seven days from the date hereof to take proceedings for setting aside such dissolution in the County Court.

Dated

Signed

Address

FORM AZ.—43.

Appendix (C.)

Regulations.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

(56 & 57 Vict. c. 39.)

Notice of Order to set aside Dissolution.

Name of society Limited.

Register No. [If the society is registered in Scotland or Ireland
add Scotland or Ireland, as the case may be.]

To the Central Office.

Whereas on the . . . day of . . . the above-named
society was dissolved or purported to be dissolved by an instrument of
dissolution purporting to be duly registered.

The above-named society hereby gives you notice that by an order of the
County Court, dated the . . . day of . . .
copy whereof is hereto annexed, the dissolution of the said society was set
aside.

Seal of the Society.

Countersigned

Secretary.

Registered office

Date 18

[This notice must be sent within seven days after the order to set aside dissolu-
tion is made. A copy of the order is to be annexed.]

POST OFFICE SAVINGS BANK REGULATIONS, 1893.

WHEREAS by the Post Office Savings Bank Act, 1861, the Postmaster
General is empowered, with the consent of the Treasury, to make and from
time to time to alter Regulations for superintending, inspecting, and
regulating the mode of keeping and examining the accounts of depositors,
and with respect to the making of deposits, and to the withdrawal of
deposits and interests, and all other matters incidental to the carrying the
said Act into execution in his department :—

And whereas by the Savings Banks Act, 1887, and the Savings Banks
Act, 1891, it is enacted that such Regulations may provide as in those Acts
respectively stated.

Now I, Her Majesty's Postmaster General, under and by virtue of all
powers and authorities vested in me in that behalf do, with the consent of
the Commissioners of Her Majesty's Treasury, make the following Regula-
tions, that is to say :—

Preliminary.

1. These Regulations may be cited as the Post Office Savings Bank Regu- Short title.
lations, 1893.

2. In these Regulations, unless the context otherwise requires :—

Interpretation.

The expression "Savings Bank Business" means the receipt of
deposits for remittance to the principal office of the Post Office Savings
Bank, and the repayment of such deposits, and all business incidental
to such receipt and repayment (including business relating to invest-
ments in Government Stock).

38.

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Appendix (C.) Regulations.	The expression "Savings Bank Office" means a Post Office at which Savings Bank business is transacted. The expression "Savings Bank Year" means the twelve months ending on the 31st day of December in any year. The expression "Investment in Government Stock" and other expressions referring to such investment, relate to investment in Government Stock through the medium of the Post Office Savings Bank under the provisions of the Savings Banks Act, 1880, and any Acts amending or extending the same and the Regulations made in pursuance of such Acts. The expressions "Savings Bank Annuity" and "Savings Bank Insurance" mean respectively an Annuity and an Insurance purchased or paid through the medium of the Post Office Savings Bank under the Government Annuities Acts, 1829-1887. The expression "Friendly Society" means a Friendly Society legally registered in the manner required by the Acts in force relating to Friendly Societies, and includes a Registered Branch. The expression "Charitable Society" means a Penny Savings Bank, charitable or provident institution or society, and shall include a charitable donation or bequest for the maintenance, education, or benefit of the poor. The expression "Committee" as applied to the estate of a lunatic means as well the Committee of the estate of a lunatic so found by inquisition as any receiver or other person directed by the Judge in Lunacy to exercise with respect to the estate or property of a lunatic not so found powers similar to those of a Committee, and includes any person appointed by the Judge of a County Court to realise the property of a lunatic. The expression "Trustee Savings Bank" means a Savings Bank to which the Trustee Savings Banks Act, 1863, extends. The expression "Solicitor to the Treasury" means the Solicitor for the Affairs of Her Majesty's Treasury. The expression "Prescribed" means prescribed for the time being by the Postmaster General.
Operation of regulations.	3. These Regulations shall come into operation on the 1st day of December 1893, on and from which date the Post Office Savings Bank Regulations, 1888, are hereby repealed, without prejudice nevertheless to anything already done in pursuance thereof.
Transaction of business.	4.—(1.) The following Post Offices shall be Savings Bank Offices :— (A.) All Post Offices which are Savings Bank Offices at the date of these Regulations. (B.) All other Post Offices which the Postmaster General may hereafter appoint to be Savings Bank Offices. (2.) The Postmaster General may authorise and direct any of his officers to transact Savings Bank business otherwise than at a Post Office, and for the purpose of these Regulations any officer so authorised shall be included in the term Savings Bank Office. (3.) The Postmaster General may at any time direct that any Savings Bank Office shall cease to be such. (4.) Savings Bank business shall be transacted at a Savings Bank Office on such days and during such hours as the Postmaster General may direct.
General description of depositors.	<i>By whom Deposits may be made.</i> 5. Deposits may be made by and in the name of :— (A.) A person of full age and not under legal disability : (B.) A married woman. (C.) An infant of the age of seven years and upwards. 6. Deposit

6. Deposits may be made on behalf and in the name of an infant under seven years of age by one of the parents of such infant or by any other person. Appendix (C.) Regulations. Infants under seven years of age.
7. Deposits may be made on behalf and in the name of a person of unsound mind by the Committee of his Estate. Persons of unsound mind.
8. Deposits may be made in the joint names of two or more persons entitled to make a deposit. Joint accounts. Trust accounts.
9. Deposits may be made in the name of one person as trustee for another person whose name shall also be entered in the title of the account. Friendly Societies.
- 10.—(1.) Deposits may be made by a Friendly Society through its trustees either in the name of such society or in the names of such trustees, the full name of the society being entered in the title of the account. (2.) Deposits may be made to the credit of any account opened in the Post Office Savings Bank on behalf of a Friendly Society before the 1st day of November 1888, although such account may not conform to the provisions of this Regulation, but no new account shall be opened except in accordance with such provisions.
11. Deposits may be made by the trustees or treasurer of a Charitable Society. Charitable societies.
12. Deposits may be made in the name of a Body Corporate or Corporation Sole. Corporations.
- 13.—(1.) No depositor in a Trustee Savings Bank (unless such Bank has suspended payment) shall make any deposit in the Post Office Savings Bank. Double deposits. (2.) No depositor in the Post Office Savings Bank shall make any deposit in a Trustee Savings Bank. (3.) This Regulation shall not apply to deposits made in the name of any person as trustee for another person also named in the title of the account. (4.) This Regulation shall not apply to Friendly Societies. (5.) Any person offending against this Regulation shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent as the National Debt Commissioners may think just in the circumstances of the case.
- 14.—(1.) No depositor in the Post Office Savings Bank shall make deposits to the credit of more than one account in such bank. Deposits to the credit of more than one account in the Post Office Savings Bank. (2.) This Regulation shall not apply to deposits made in the name of any person as trustee for another person also named in the title of the account. (3.) This Regulation shall not apply to Friendly Societies. (4.) Any person offending against this Regulation shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent as the Postmaster General may think just in the circumstances of the case.
- 15.—(1.) No person shall be entitled to any benefit from deposits in more than one Savings Bank or standing to the credit of more than one account in a Savings Bank, except so far as such benefit is derived as a member of a Friendly Society or Charitable Society, or as nominee, executor, administrator, or other personal representative of a deceased depositor. Interest in more than one account. (2.) Nothing in this Regulation shall prevent a depositor in a Trustee Savings Bank which has suspended payment from subsequently becoming entitled to a benefit from deposits in another Savings Bank. (3.) In this Regulation the term "Savings Bank" without prefix means the Post Office Savings Bank and any Trustee Savings Bank. (4.) Any person offending against this Regulation shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent

Appendix (C.) extent as in the case of deposits standing to the credit of more than one
 Regulations. account in the Post Office Savings Bank, the Postmaster General, and in any other case, the National Debt Commissioners, may think just in the circumstances of the case.

Procedure on Making Deposits.

Declaration. 16.—(1.) Subject to the provisions of these Regulations, a depositor on making a first deposit, and whenever thereafter he is required so to do, shall specify his Christian name and surname, occupation and residence, to the Postmaster General, and shall make and sign a declaration in the prescribed form.

(2.) Such declaration shall contain a statement to the effect that the person by or on whose behalf the deposit is made is not entitled to any benefit from any deposits in the Post Office Savings Bank or any Trustee Savings Bank, except deposits belonging to a Friendly Society or Charitable Society, of which such person may be a member, and except deposits derived solely as executor, administrator, or other personal representative of a deceased depositor in any Savings Bank.

Declaration to be made by depositors. (3.) Such declaration shall be witnessed by one of the following persons (that is to say) :—

- (A.) The Officer of the Postmaster General receiving the deposit.
- (B.) Some person known to him.
- (C.) Some other Officer of the Postmaster General.
- (D.) A minister of any religious denomination.
- (E.) A Justice of the Peace.
- (F.) A Commissioner to administer Oaths in the Supreme Court of Judicature.
- (G.) Any other person approved by the Postmaster General in that behalf.

(4.) This Regulation shall not apply to deposits made by Friendly Societies or to deposits made by or under the authority of any statute where such statute dispenses with the making of the prescribed declaration.

Declaration as to accounts of infants under seven. 17.—(1.) When a first deposit is made on behalf and in the name of an infant under seven years of age, such declaration as aforesaid shall be made by the person making the deposit, and such person shall specify at the foot of such declaration the day on which the said infant will attain the age of seven years.

(2.) When deposits are made on behalf and in the name of an infant under seven years of age, so soon as such infant attains the age of seven years, he shall, when required by the Postmaster General, make such declaration as aforesaid.

Declaration as to accounts of persons of unsound mind. 18. When a first deposit is made on behalf of a person of unsound mind, such declaration as aforesaid shall be made by the Committee of his Estate, and in every such case the person making the deposit shall specify the capacity in which he acts.

Declaration as to trust accounts. 19. Where a first deposit is made in the name of one person as trustee for another person whose name is also entered on the title of the account, such declaration as aforesaid shall be made by the trustee.

Deposits by Friendly Societies. 20.—(i.) Where a first deposit is made by a Friendly Society the following rules shall apply :—

(1.) Before making such deposit the trustees of the Society shall forward to the Postmaster General—

- (a.) A printed copy of the Rules of the Society.
- (b.) An application signed by the said trustees for authority to make deposits, specifying by what officers or members of the society it is proposed moneys deposited by the said society should be withdrawn from time to time, and bearing and containing all such

such signatures and other information as the Postmaster General may require. The Postmaster General may from time to time prescribe the form of such application. Appendix (C.)
Regulations.

(2.) The persons by whom the deposits of the said society are to be withdrawn shall sign their names in the places provided for their signatures in the depositor's book, and such signatures shall be deemed sufficient for all purposes.

(ii.) (1.) The trustees of a Friendly Society may, by direction in writing signed by them from time to time, amend their application so far as relates to the specification of the officers or members of the society by whom the deposits of the society may be withdrawn, and may strike out the names of any officers or members previously specified, and specify other officers or members in lieu thereof or in addition thereto. The Postmaster General may from time to time prescribe the form of such direction.

(2.) The persons named in any such direction for the purpose of withdrawing deposits shall sign their names on the form of direction.

21.—(i.) When a first deposit is made by the trustees or treasurer of a Charitable Society the following rules shall apply :— Deposits by
charitable
societies.

(1.) Before making such deposit the trustees or treasurer of the society shall forward to the Postmaster General—

(a.) A copy of the rules of the society or, if there be no rules, a statement of the objects of the society.

(b.) An application signed by the trustees or treasurer of the society for authority to make deposits, specifying by what officers or members of the society it is proposed the moneys deposited should be withdrawn from time to time, and bearing and containing all such signatures and other information as the Postmaster General may require. The Postmaster General may from time to time prescribe the form of such application.

(2.) The prescribed declaration shall be made by the trustees or treasurer of the said society, and such declaration shall be deemed sufficient for all purposes.

(3.) The persons by whom the deposits of the said society are to be withdrawn shall sign their names in the places provided for their signatures in the depositor's book, and such signatures shall be deemed sufficient for all purposes.

(ii.) (1.) The trustees or treasurer of a Charitable Society may, by direction in writing signed by them or him from time to time, amend their or his application so far as relates to the specification of the officers or members of the society by whom the deposits of the society may be withdrawn, and may strike out the names of any officers or members previously specified, and specify other officers or members in lieu thereof or in addition thereto. The Postmaster General may from time to time prescribe the form of such direction.

(2.) The persons named in such direction for the purpose of withdrawing deposits shall sign their names on the form of direction.

22. When a first deposit is made in the name of any Body Corporate the prescribed declaration shall be made by the officer of the Body Corporate making the deposit, and in every such case such officer shall specify the capacity in which he acts. Declaration as
to accounts of
corporate
bodies.

23. When a first deposit is made in the name of any Corporation Sole the prescribed declaration shall be made by the person representing such Corporation for the time being. Declaration as
to accounts of
corporations
sole.

24.—(1.) When a first deposit is made in a numbered book (in these Regulations referred to as the depositor's book) shall be handed to the depositor. Depositor's
book.

(2.) Save in the case of a Friendly Society or Charitable Society the depositor, or where the deposit is made in the name of a Body Corporate or Corporation

Appendix (C.)
Regulations.

Corporation Sole, the officer of the Body Corporate making the deposit, or the person representing the Corporation Sole for the time being, shall sign his name in the place provided for his signature in the depositor's book.

(3.) The amount of every deposit shall be entered by the officer receiving the same in the depositor's book, and such officer shall affix his initials and the dated stamp of his office opposite each entry, and shall immediately report the receipt of the said deposit to the Postmaster General.

(4.) No charge shall be made for a depositor's book except where expressly provided by these regulations.

(5.) Every depositor's book shall be deemed to be the property of the Postmaster General, and shall be delivered up as and when required by the Postmaster General.

Acknowledg-
ment of
deposits.

25.—(1.) The Postmaster General shall forthwith, upon receiving information of any deposit from the officer receiving the same, transmit to the depositor an acknowledgment of the receipt of the said sum.

(2.) Such acknowledgment shall be signified by the Controller of the Post Office Savings Bank, or, by such other officer as the Postmaster General shall appoint for the purpose, and shall be in the prescribed form.

(3.) A depositor who does not, within ten days from the day on which he has made a deposit, receive an acknowledgment of such deposit from the Postmaster General shall, by a letter addressed to the Controller of the Post Office Savings Bank, demand such acknowledgment of the Postmaster General.

(4.) If the sum mentioned in any acknowledgment is not identical with the sum actually deposited by a depositor, or the sum entered in such depositor's book, he shall at once, by letter addressed to the Controller of the Post Office Savings Bank, call the attention of the Postmaster General to the discrepancy.

Withdrawals.

Procedure on
withdrawals.

26.—(1.) Subject to the provisions of these regulations, any depositor wishing to withdraw the whole or part of the sum deposited by him shall make application to the Postmaster General in the prescribed form.

(2.) A printed copy of such form may be obtained at any Savings Bank office.

(3.) In such form the depositor shall specify the number of his book, the name of the office, or other distinctive letters or marks printed on the cover of such book, the sum he wishes to withdraw, his occupation and residence, and the Post Office at which he wishes to receive his money.

(4.) On receipt of this application a warrant for the amount required, payable at the office named therein, shall be sent to the applicant by post.

(5.) Such warrant shall be in the prescribed form.

(6.) The warrant shall be presented at the Post Office named therein, together with the depositor's book.

(7.) The paying officer shall enter the amount repaid in the depositor's book and attest the entry with his initials and the dated stamp of his office.

(8.) The paying officer shall take a receipt on the warrant for the sum therein specified from the person therein named, or any person authorised by him (as provided by these Regulations), to receive the said sum, and such receipt shall be a good discharge to the Postmaster General for the sum specified in the warrant.

Withdrawals
from accounts
of infants.

27.—(1.) An application for the withdrawal of money deposited by or in the name of an infant may be made by such infant if of the age of seven years or upwards.

(2.) The warrant issued on such application shall be made out in the
name

name of such infant, and his receipt shall be a good discharge to the Postmaster General for the sum specified in such warrant. Appendix (C.)

(3.) Where it is proved to the satisfaction of the Postmaster General that any sums in the name of an infant under the age of seven years are urgently needed for the maintenance, education, or benefit of such infant, or that from any other circumstances it is expedient to pay such sums or any part thereof, the Postmaster General may pay such deposits or any part thereof to any person who may satisfy the Postmaster General that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the Postmaster General for sums so paid. Regulations.

28.—(1.) An application for the withdrawal of money deposited in the name of a person of unsound mind shall be made by the committee of the estate of such person. Withdrawals from accounts of lunatics.

(2.) The warrant issued on such application shall be made out in the name of such committee, and his receipt shall be a good discharge to the Postmaster General for the sum specified in such warrant.

(3.) Where a depositor is insane, and no committee of his estate has been appointed, the Postmaster General may, when it is proved to his satisfaction that it is just and expedient so to do, pay the deposits standing in the name of the depositor, or any part thereof, to any person whom he shall judge proper to receive the same, and the receipt of such person shall be a good discharge to the Postmaster General for the sum so paid.

29.—(1.) An application to withdraw money deposited in the joint names of two or more persons shall be made by all such persons or by the survivor among such persons. Withdrawals from joint accounts.

(2.) The Postmaster General may require proof of survivorship to his satisfaction.

(3.) The warrant issued on such application shall be made out in the names of the applicants, and their receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.

30.—(1.) An application to withdraw money deposited in the name of one person as trustee for another person shall be made jointly by all the persons named in the title of the account, or by the survivor among such persons. Withdrawals from trust accounts.

(2.) The Postmaster General may require proof of survivorship to his satisfaction.

(3.) The warrant issued on such application shall be made out in the names of the applicants, and their receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.

31. Where a depositor named in a trust account has become insane or bankrupt, the Postmaster General may, in his discretion, pay the deposits to the other person named in such account, with or without the concurrence of the committee of the estate or trustee in bankruptcy (if any) of the depositor who has become insane or bankrupt, and the receipt of such person shall be a good discharge to the Postmaster General for the sum so paid. Insanity or bankruptcy of depositor in trust account.

32.—(1.) An application to withdraw money deposited in the name of a friendly society, or of the trustees or any officer of a friendly society, shall be made by any persons for the time being recognised by the Postmaster General as entitled to withdraw such money. Withdrawals from accounts in name of friendly societies.

(2.) The Postmaster General may in his discretion require proof to his satisfaction of the identity of the applicants and of their authority to withdraw the deposits of the society.

(3.) The warrant issued on such application shall be made out in the name of the society, or of the persons entitled for the time being to withdraw the deposits of the society, and in either case the receipt of the persons

- Appendix (C.) persons so entitled shall be a good discharge to the Postmaster General for the sum stated in the warrant.
- Regulations.
Withdrawals from accounts of charitable societies.
- 33.—(1.) An application to withdraw money deposited in the names of the trustees or treasurer of any charitable society shall be made by any persons for the time being recognised by the Postmaster General as entitled to withdraw such money.
- (2.) The Postmaster General may in his discretion require proof to his satisfaction of the identity of the applicants and of their authority to withdraw the deposits of the society.
- (3.) The warrant issued on such application shall be made out in the names of the applicants, and their receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.
- Withdrawals from accounts of corporate bodies.
- 34.—(1.) An application to withdraw any money deposited in the name of a body corporate shall be made under the seal of such body corporate or by the secretary or two of the directors of such body for the time being.
- (2.) The Postmaster General may require proof to his satisfaction that any person signing an application fills the office he claims to hold.
- (3.) The warrant issued on such application shall be made out in the name of the body corporate or of the persons signing the application (as the case may be), and a receipt under the corporate seal or the receipt of the applicants (as the case may be) shall be a good discharge to the Postmaster General for the sum stated in the warrant.
- Withdrawals from accounts of corporations sole.
- 35.—(1.) An application to withdraw any money deposited in the name of a corporation sole shall be made by the person representing such corporation for the time being.
- (2.) The Postmaster General may require to his satisfaction proof that the applicant represents the corporation.
- (3.) The warrant issued on such application shall be made out in the name of the applicant, and his receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.
- Request for payment to one of several persons.
36. When an application for the withdrawal of money is made by more persons than one, or under the seal of a body corporate, the applicants may request that the sum to be withdrawn may be paid to any one or more of them to the exclusion of the others, or in the case of a Friendly Society, a Charitable Society, or a body corporate, to any officer of the society or body corporate though not one of the applicants, and in any such case the warrant shall be made out in the name of the person specified in such request, and his receipt shall be deemed to be the receipt of all the applicants.
- Authority for payment to third party.
- 37.—(1.) A warrant shall be presented by the person named therein or by a person duly authorised by him to receive the sum specified in the warrant.
- (2.) An authority to receive the amount payable on a warrant must be given either by power of attorney under seal duly executed in the presence of a witness, or by a letter or order signed in the presence of one or other of the following persons, that is to say :—
- (A.) Any responsible officer of the Postmaster General other than the paying officer.
 - (B.) A minister of any religious denomination.
 - (C.) A justice of the peace.
 - (D.) A Commissioner to administer oaths in the Supreme Court of Judicature.
 - (E.) The medical attendant of the person named in the warrant.
- Provided that, where the person named in the warrant is abroad, the power of attorney must be executed or the letter or order signed in the presence of the British consular authority, or a notary public, or some constituted authority of the place in which such person is residing.
- (E.) Where

- (f.) Where the person named in the warrant is on active service in the Army or Navy, the power of attorney must be executed or the letter or order signed in presence of a commissioned officer of his regiment or ship. Appendix (C.) Regulations.
- (g.) Where the person named in the warrant is at sea, the power of attorney must be executed or the letter or order signed in the presence of the master or officer in charge of his vessel.
- (3.) Any such letter or order as last aforesaid should be in the prescribed form, which may be obtained at any Savings Bank Office, and may be signed by a minor if he have attained the age of seven years.
- (4.) Any document signed by a minor in accordance with this Regulation shall be valid and binding upon him, as if being of full age he had signed such document.
- (5.) Where a power of attorney, or any such letter or order as in this Regulation mentioned, authorises payment to be made to one or more persons trading under any style or firm or to a body corporate, any member of such firm or any officer of such body corporate may present the warrant, and the signature of such member in the name of the firm or of such officer signing as such shall be a good discharge to the Postmaster General for the sum specified in the warrant.
38. The Postmaster General shall in no case be responsible for the mis-application by any friendly society, charitable society, body corporate, or corporation sole, or any trustees, directors, officer, or representative of any such society, body, or corporation, of any sum paid to such society, body corporate, corporation sole, trustees, directors, officer, or representative. Responsibility of Postmaster General.

Payment by Telegraph or Return of Post.

- 39.—(1.) A depositor wishing to obtain payment of the whole or part of a sum standing to his credit in the Post Office Savings Bank, on the day on which he gives notice of withdrawal (hereinafter referred to as "payment by telegraph") may apply for such payment at any Savings Bank Office appointed by the Postmaster General from time to time for the purpose. Notice of desire to obtain payment by telegraph.
- (2.) Such application shall be in the prescribed form, a printed copy of which may be obtained at any such savings bank office.
- (3.) In such form the depositor shall specify the several particulars which are required to be specified in an ordinary notice of withdrawal.
- (4.) Such application shall be made between such hours as the Postmaster General may fix from time to time with respect to each office.
40. On receipt of an application for payment by telegraph, the Postmaster shall, if he is satisfied that a sufficient amount is standing to the credit of the depositor in the Post Office Savings Bank to allow of payment of the required amount, and upon receipt by him of all charges payable under these regulations in respect of the desired payment (so far as such charges can be ascertained), send a telegram (hereinafter referred to as a "telegram of withdrawal") to the Controller of the Post Office Savings Bank, stating the name of the depositor, the number of his book, the name of the office or other distinctive letters or marks printed on the cover of such book, and the sum which the depositor wishes to withdraw, such sum to be telegraphed in words. Postmaster to send telegram of withdrawal.
41. The following rules shall apply to a telegram of withdrawal :— Rules applicable to a telegram of withdrawal.
- (1.) It shall be written by the postmaster at the office of origin, on the form used for the ordinary telegrams of the public (known and hereinafter referred to as the "A form").
- (2.) It shall be repeated from office to office to ensure accuracy.
- (3.) The A form shall bear postage stamps representing the amount payable (in accordance with the provisions of the Telegraph Acts, 1863 to 1885, and any Act amending the same, and the regulations

Appendix (C.) Regulations.	lations for the time being made under such Acts) for the transmission and repetition of the telegram as an ordinary telegram. (4.) Such stamps shall be cancelled by the dated stamp of the office of origin, as in the case of an ordinary telegram.
Telegram of advice.	42.—(1.) If the Postmaster shall receive from the Controller of the Post Office Savings Bank, in reply to the telegram of withdrawal, a telegram (hereinafter called a "telegram of advice") authorising him to pay the sum required, or any smaller sum, such sum shall be paid to the depositor, or to any person authorised by him to receive the same, in accordance with these regulations. (2.) A telegram of advice shall be repeated from office to office whenever the Postmaster General deems such repetition necessary to ensure accuracy.
Rules applicable to payment on telegram of advice.	43. The following rules shall apply to such payment :— (1.) The person requiring payment shall produce evidence, to the satisfaction of the Postmaster, that he is the person entitled to receive the amount stated in the telegram of advice. (2.) Such person must sign a receipt in the prescribed form, which receipt shall be a good discharge to the Postmaster General for the sum specified in the telegram of advice. (3.) The amount paid shall be entered in the depositor's book in the manner prescribed by these regulations in relation to payment by warrant.
Charges.	44. Any depositor requiring payment by telegraph shall pay for the telegram of withdrawal, and for the repetition thereof, and for the telegram of advice, and for any repetition thereof, after the rates authorised by the Telegraph Acts, 1863 to 1885, and any Act amending the same, and the regulations made from time to time thereunder; and the rules applicable to payment for a reply to a telegram shall apply to the telegram of advice.
Notice of desire to obtain payment by return of post.	45.—(1.) A depositor wishing to obtain payment of the whole or part of a sum standing to his credit in the Post Office Savings Bank on the day following that on which he gives notice of withdrawal (hereinafter referred to as "payment by return of post") may apply for such payment at any savings bank office which is also a telegraph office. (2.) Such application shall be in the prescribed form, a printed copy of which may be obtained at any such savings bank office. (3.) In such form the depositor shall specify the several particulars which are required to be specified in an ordinary notice of withdrawal.
Rules applicable to payment by return of post.	46. The regulations hereinbefore contained in relation to payment by telegraph shall apply to payment by return of post, so far as the same are applicable, provided that :— (1.) The receipt to be given for the amount paid shall be given on a warrant, and the rules applicable to payment by warrant shall apply to such payment. (2.) The person requiring payment by return of post shall not be required to pay for any telegram of advice.
Limits of payment by telegraph and return of post.	47. Payment by telegraph shall not be made to any one depositor on any one day in respect of any sum exceeding ten pounds, and payment by return of post shall not be made to any one depositor on any one day in respect of any sum exceeding twenty pounds.

Transfer of Deposits.

Transfer from one account to another.	48.—(1.) Any depositor may apply to the Postmaster General for the transfer of deposits standing in his name into the name of any other person entitled to deposit in the Post Office Savings Bank. (2.) Such
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(2.) Such application shall be in the prescribed form, copies of which may be obtained from the Controller of the Post Office Savings Bank. Appendix (C.)

(3.) Every such application shall be accompanied by the depositor's book or by such other evidence as the Postmaster General may require of the title of the depositor to the sums to which the application relates. Regulations.

(4.) Every such application shall also be accompanied by a statement of the full name and address of the person to whose name it is desired to transfer the deposits (hereinafter referred to as the transferee), and particulars of the account (if any) to which the deposits are to be transferred.

(5.) Upon receiving such application as aforesaid, and being satisfied as to the title of the applicant to transfer the deposits to which the application relates, the Postmaster General shall transfer from the account of the applicant to the account of the transferee the sum specified in the application.

(6.) Such application shall be a good discharge to the Postmaster General from the transferor for the sum specified therein.

(7.) If the transferee is not already a depositor—

(A.) He shall be required to make a like declaration to that made in relation to a first deposit.

(B.) A depositor's book shall be handed to him and he shall sign his name in the place provided for his signature in such book.

(C.) Where the transfer is made into the name of a Charitable Society, Body Corporate, or Corporation Sole, any such declaration and signature as last aforesaid shall (so far as the same are necessary in the case of a first deposit) be made and given by the person who would make and give the same in the case of a first deposit.

49.—(1.) Any person of the age of 16 years or upwards to whom any sum due to a depositor at the time of his decease might be paid under and in accordance with the provisions of these Regulations, may, subject to the provisions of these Regulations as to duty, in lieu of withdrawing such sum apply to the Postmaster General for the transfer of such sum into his own name or the name of any other person specified in such application. Transfer from account of deceased depositor.

(2.) The provisions of these Regulations relating to the transfer of deposits shall apply to the transfer of sums from the account of a deceased depositor so far as the same are applicable.

50.—(1.) For the purpose of calculating the limits of deposits in accordance with the provisions of these Regulations, every sum transferred to the account of any depositor (other than a sum transferred from the account of a deceased depositor) shall be deemed to be a deposit by the depositor to whom such sum is transferred. Limits in case of transfer.

(2.) When by reason of the transfer of any sum from the account of a deceased depositor the sum standing to the credit of the trustees or treasurer of a charitable society exceeds 300*l.*, exclusive of interest, or the sum standing to the credit of any other depositor exceeds 200*l.* in the whole, notice shall be given to the depositor of the amount of such excess, and no interest shall be allowed on such amount.

(3.) This Regulation shall not apply to Friendly Societies or to Charitable Societies when the approval of the National Debt Commissioners has been obtained to the making of deposits without restriction as to amount.

51.—(1.) Where deposits have been made in the name of one person as trustee for another person whose name is also entered in the title of the account, upon the application of such last-named person the Postmaster General may, in case he should think it just and expedient so to do, remove the name of the trustee from the title of the account, and may substitute the name of another trustee in the place thereof, or may enter the account in the name of the person on whose behalf the deposits were made. Alteration in title of trust account.

Appendix (C.)	(2.) Where the name of a new trustee is substituted, such trustee shall make the declaration required upon the making of a first deposit.
Regulations.	(3.) In any case provided for by this Regulation the receipt of the persons named in the title of the account as altered in manner provided by this Regulation shall be a good discharge to the Postmaster General for any sums standing to the credit of the account.
Addition of names to an account.	52.—(1.) Upon the application of any depositor the Postmaster General may, where he deems it just or expedient so to do, add the name of one or more persons in the title of the account of such depositor. (2.) Every person whose name is added in the title of an account under this Regulation shall make the declaration required upon the making of a first deposit, but the addition of a name or names to an account under this Regulation shall not be deemed to be the opening of a new account in the Bank.
Transfer from Post Office Savings Bank to Trustee Savings Bank.	53. An application to transfer deposits from the Post Office Savings Bank to a Trustee Savings Bank shall be made in the prescribed form, which may be obtained at any Savings Bank Office, and shall be accompanied by the depositor's book, or by other evidence to the satisfaction of the Postmaster General of the title of the applicant to the deposits to which the application relates.
Transfer from Trustee Savings Bank to Post Office Savings Bank.	54. Upon production of a certificate from a Trustee Savings Bank certifying the sum due to a depositor in respect to money deposited by him in the said bank, and that such depositor has closed his account with such bank, the amount mentioned in the said certificate shall as regards procedure be treated as a first deposit made in the name of the applicant, and the applicant shall make the prescribed declaration and observe such other rules as are applicable to the making of a first deposit.
<i>Nominations.</i>	
A depositor may nominate.	55. Subject to the provisions of these Regulations, a depositor of the age of 16 years or upwards may nominate any person to receive any sum due to such depositor at his decease.
Requirements of a nomination.	56.—(1.) Every such nomination shall be in writing, and shall be signed by the depositor in the presence of a witness, and shall be sent by post or otherwise to the Controller of the Post Office Savings Bank during the lifetime of the depositor. (2.) Every such nomination shall be in the prescribed form (which may be obtained from the Controller of the Post Office Savings Bank) or in some other form to be approved by the Postmaster General.
Registration.	57. Every such nomination shall be registered by the Postmaster General.
Revocation.	58.—(1.) Any such nomination may be revoked by the depositor by writing under his hand, signed in the presence of a witness. (2.) Any such revocation shall be sent by post or otherwise to the Controller of the Post Office Savings Bank during the lifetime of the depositor, and shall be registered by the Postmaster General in like manner as in the case of a nomination.
Scope of nomination.	59.—(1.) A nomination may relate to the whole of the deposits standing in the name of a depositor, or to part only of such deposits. (2.) Except where otherwise stated, a nomination shall be deemed to extend to all sums to which a depositor is entitled at the time of his decease in respect of Government Stock or a Savings Bank Annuity, but a depositor may in a nomination expressly exclude any of such sums from the operation of such nomination.
Division of sums nominated	60. A nomination may be in favour of one person or of several persons, and in the latter case may direct that specific sums shall be paid to one or more of the persons named in the nomination, or that the persons named in such

such nomination may take the deposits in specified shares, or may give directions to both effects.

61. No person who witnesses the signature of a depositor to a nomination shall take any benefit under such nomination.

62.—(1.) Where the sums due on the decease of a depositor do not exceed in the whole the sum of 100*l.* the Postmaster General shall pay the persons named in any nomination made by such depositor, and in force at the time of his death according to the directions of such nomination, and the receipt of any person so named shall be a good discharge to the Postmaster General for the sum so paid, notwithstanding such person has not attained the age of 21 years if such person has attained the age of 16 years.

(2.) If upon the decease of a depositor the sums due to him or to his estate exceed 100*l.*, any nomination made by such depositor shall take effect as regards any sum or sums to which the same relates, not exceeding 100*l.*, in like manner as if it were a will of the deceased depositor duly executed, but shall not take effect in any other manner, and a nomination shall not in such case be deemed void because the depositor was a minor at the time such nomination was made.

(3.) In any such case as last aforesaid the Postmaster General may, subject to the provisions of this Regulation, pay any sum or sums to which a nomination relates, not exceeding in the aggregate 100*l.*, according to the directions of such nomination, notwithstanding the production of probate of the will of a deceased depositor or letters of administration to his estate.

63. Where any person nominated to receive any sum on the death of a depositor is an infant under the age of 16 years, and it is proved to the satisfaction of the Postmaster General that funds are urgently needed for the maintenance, education, or benefit of such infant, the Postmaster General may pay the sum mentioned in the nomination, or any part thereof, to any person who may satisfy the Postmaster General that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the Postmaster General for the amount so paid.

64. On any certificate granted to a depositor by the Postmaster General for the purpose of transferring deposits from the Post Office Savings Bank to a Trustee Savings Bank, a memorandum shall be made specifying the date and other particulars of any nomination made in respect of such deposits.

65.—(1.) When deposits are transferred from a Trustee Savings Bank to the Post Office Savings Bank any nomination made with respect to such deposits while in the Trustee Savings Bank shall (if such nomination is brought to the notice of the Postmaster General) be deemed to hold good with respect to deposits in the Post Office Savings Bank.

(2.) The Postmaster General may require proof to his satisfaction of the making of any such nomination, and that the same is at the date of the transfer of full force and effect.

Payment of Deposits of Deceased Depositors.

66. The Postmaster General may require proof to his satisfaction of the decease of a depositor.

67.—(1.) Where the whole amount due to a depositor at the time of his decease does not exceed 100*l.*, exclusive of interest, and probate of the will of such depositor, or letters of administration to his estate and effects is not or are not produced within such time as the Postmaster General thinks reasonable, if such depositor has made no nomination, and so far as any nomination does not extend, the Postmaster General may, without requiring probate of the will or letters of administration of the estate and effects of

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Appendix (C.)

Regulations.

Witness to nomination disqualified from taking under it.

Operation of nomination.

Payment for the benefit of a nominee under 16.

Nominations to be entered on transfer certificates.

Effect of transfer on nomination of deposits in Trustee Savings Bank.

Deposits under 100 *l.*

Appendix (C.) the deceased depositor, in his discretion pay or distribute the amount so
 Regulations. due as aforesaid to or among any of the persons hereinafter described or
 indicated, that is to say,—

- (1.) Any person who has paid the funeral expenses of the depositor ;
- (2.) Creditors of the depositor ;
- (3.) The widow or widower of the depositor ;
- (4.) The persons entitled to the effects of the depositor according to the Statutes of Distribution ;
- (5.) The person entitled to take out probate or letters of administration to the depositor ;
- (6.) In the case of foreign seamen, the consular authority of any country with whom a treaty has been made relative to the payment of moneys due to such seamen ;
- (7.) In the case of the decease of an in-pensioner of Chelsea Hospital, the quartermaster of such hospital ;
- (8.) Any person undertaking to maintain the children of the depositor.
- (9.) The Solicitor to the Treasury if the estate of the depositor has devolved upon the Crown.

(2.) In making such payment and distribution as aforesaid, the Postmaster General shall have regard to the rules of law regulating the distribution of the estates of intestates, but he may, nevertheless, when he considers that injustice, hardship, or inconvenience would result from adherence to such rules, make such payment and distribution otherwise than in accordance with such rules.

(3.) The receipt of any of the persons mentioned in this regulation shall be a good discharge to the Postmaster General for the sum paid, and any such receipt may be signed by any widow, widower, or next-of-kin above the age of 16 years, notwithstanding that she or he has not attained the age of 21 years.

Miscellaneous.

Interest. 68.—(1.) Interest calculated yearly at the rate of two pounds ten shillings per centum per annum shall be allowed on every complete pound deposited.

(2.) Such interest shall be computed from the first day of the calendar month next following the day on which a complete pound shall have been deposited, or on which deposits of a less amount shall have made up a complete pound, and shall cease on the first day of the calendar month in which moneys are withdrawn.

(3.) Interest after the rate and subject to the conditions aforesaid will be calculated to the 31st December in every year, and will then be added to and become part of the principal money.

(4.) When by the addition of any deposit or of any interest or dividend on Government Stock, or by any other means, the total sum standing in the name of any depositor amounts to or exceeds the sum of 200*l.*, no interest shall be payable on any sum in excess of 200*l.*

(5.) The last preceding sub-clause shall not apply to deposits made by a friendly society, or by the trustees or treasurer of a charitable society, or to deposits directed to be made by or under the authority of any statute where such statute authorises the making of deposits without limit.

Annual transmission of depositor's book to principal office of Savings Bank. 69. Every depositor shall once in each year, on the anniversary of the day on which he made his first deposit, and at any other time when required by the Postmaster General, forward his book to the Controller of the Post Office Savings Bank in a cover to be obtained at any Savings Bank Office, in order that the entries in the said book may be compared with the entries in the books of the Postmaster General, and that the interest due to the depositor may be inserted in his book.

70.—(1.) If

70.—(1.) If any depositor shall lose his book and shall desire a new book, application must be made by him to the Postmaster General by letter stating the circumstances, and enclosing stamps or a postal order of the value of one shilling. Such letter should be addressed to the Controller of the Post Office Savings Bank.

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Regulations.
Loss of
depositor's
book.

(2.) Upon receiving such application the Postmaster General may, if he thinks fit, issue a new book to the applicant.

(3.) The Postmaster General may pay any sum in respect of any amount in the Post Office Savings Bank without the production of the depositor's book, where he is satisfied that the depositor or other claimant is entitled to receive such sum.

71.—(1.) Where a first deposit is made by a person who cannot write, his mark must be affixed to the prescribed declaration in the presence of a witness who must certify that such declaration has before being made by depositor been first audibly, clearly, and distinctly read over to him in the presence and hearing of the witness, when the depositor appeared perfectly to understand the same, and made his mark thereto in the presence of the witness.

Marksman.

(2.) Where the depositor cannot write, any authority to receive the amount payable on a warrant must be executed or signed by the depositor in accordance with the provisions of this regulation as to the making of the prescribed declaration by a person who cannot write, so far as such provisions are applicable.

(3.) Where the person to whom a warrant is made payable cannot write, he must, when he presents the warrant for payment, affix his mark to the receipt at the foot of the warrant in the presence of some person who is known to the paying officer, and who can identify the person applying for the money as the person named in the warrant.

72. Where a first or any other deposit is made in error the Postmaster General may return the same and cancel all proceedings taken in respect thereof, or may take such other steps as may be necessary to give effect to the intention of the parties.

Rectification of
mistakes.

73. When any payment is made, or act done by the Postmaster General in accordance with the Savings Banks Acts and the Regulations for the time being made thereunder, he shall be indemnified against all claims on the part of any person in respect of such payment or act, but any person may nevertheless recover any sum lawfully due to him from the person to whom the Postmaster General has paid the same.

Protection to
the Postmaster
General when
acting in
accordance
with regula-
tions.

74.—(1.) If the total personal property of any deceased depositor exceeds 100*l.*, after deduction of debts and funeral expenses, any sum which may under these Regulations be paid to a survivor in the account (not being a trustee) whose name has been added to the account at the request of such deceased depositor, or otherwise than to the legal personal representative of the depositor, shall, notwithstanding such payment, be liable to probate duty as part of the amount on which such duty is charged.

Succession and
legacy duties.

(2.) The Postmaster General shall, before making any payment in respect of deposits standing to the credit of a deceased depositor, either alone or jointly with any other depositor (not being a trustee) whose name has been added to such account at the request of such deceased depositor, require a declaration by the claimant or one of the claimants, or by the survivor or survivors in the account (or other evidence to the Postmaster General's satisfaction) that the total personal estate of the deceased depositor, including the amount of such deposits, does not, after deduction of debts and funeral expenses, exceed the value of 100*l.*

(3.) In every such case as aforesaid where the total personal estate of the deceased depositor, including such deposits, but after deduction of debts and funeral expenses, exceeds 100*l.*, the Postmaster General shall, before making any payment to any survivor in the account or to any person other than the legal personal representative of the deceased depositor, require

production

Appéndix (C.) production of a duly stamped receipt for the succession or legacy duty payable in respect of such deposits or a certificate from the Commissioners of Inland Revenue stating that no such duty is payable.

Regulations.

Exemption from stamp duty.

75. No warrant or other order for the payment of money, no receipt or other acknowledgment for the receipt of money, and no power of attorney or other document in relation to the payment or receipt of money deposited in the Post Office Savings Bank is liable to or charged with any stamp duty.

Exemption from postage.

76. Declarations, depositors' books, acknowledgments, notices of withdrawal, warrants, and all documents and correspondence passing between the Postmaster General and any depositor or other person in relation to Savings Bank business shall be transmitted by post free of postage.

Application of Regulations.

To what accounts the regulations are applicable.

77. These Regulations shall apply to all sums standing to the credit of any account open in the Post Office Savings Bank on the day when these Regulations come into operation.

Application to Scotland.

78. These Regulations shall apply to Scotland, with the following modifications (that is to say) :—

- (1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the movable or personal estate of such depositor.
- (2.) Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of Scotland.
- (3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the curator or *curator bonis* of a depositor found insane according to the law of Scotland.
- (4.) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor shall, in the case of a depositor domiciled in Scotland, be deemed to refer to confirmation of executors according to the law of Scotland.
- (5.) Expressions referring to the Solicitor to the Treasury, in the case of a depositor domiciled in Scotland, shall be deemed to refer to the Queen's and Lord Treasurer's Remembrancer.

Application to Ireland.

79. These Regulations shall apply to Ireland with the following modification (that is to say) :—

Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in Ireland, be deemed to refer to the Chief Crown Solicitor for Ireland.

Application to Isle of Man.

80. These Regulations shall apply to the Isle of Man with the following modifications (that is to say) :—

- (1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a person domiciled in the Isle of Man, be deemed to refer to the movable or personal estate of such depositor.
- (2.) Expressions referring to the persons entitled to the effects or personal estate of a deceased depositor according to the Statutes of Distribution shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the persons entitled to share in

in the distribution of the movable or personal estate of such depositor according to the law of the Isle of Man. Appendix (C.)
Regulations.

- (3.) Expressions referring to the committee of the estate of a depositor who is not of sound mind shall be deemed to refer to the committee of the estate of a depositor found of unsound mind according to the law of the Isle of Man.
 - (4.) Expressions referring to the probate of the will, or to letters of administration of the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the probate or letters of administration granted according to the law of the Isle of Man.
 - (5.) The expressions "Supreme Court of Judicature," and "High Court," respectively, mean "Her Majesty's High Court of Justice of the Isle of Man."
 - (6.) The receipt of the executor or administrator named in the probate of the will or letters of administration of the estate and effects of a deceased depositor granted by the said High Court of Justice of the Isle of Man shall be a good discharge to the Postmaster General for any sum payable in respect of the deposits of any deceased depositor domiciled in the said Isle.
 - (7.) The deposits of any deceased depositor who was domiciled in the Isle of Man shall be deemed to be personal estate of such depositor within the said Isle, and the Postmaster General shall not be required to see to the payment of probate duty or succession or legacy duty in respect of such deposits.
 - (8.) Expressions referring to deposits of married women are to take effect, in the case of a depositor domiciled in the Isle of Man, only so far as is consistent with the law of the said Isle.
 - (9.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the Treasurer of the said Isle.
81. These Regulations shall apply to the Island of Jersey, with the following modifications (that is to say) :— Application to Jersey.
- (1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the movable or personal estate of such depositor.
 - (2.) Expressions referring to the persons entitled to the effects of a deceased depositor, according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of Jersey.
 - (3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the curator or to the "Procureur General" of a depositor interdicted according to the law of Jersey.
 - (4.) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the probate or to letters of administration granted according to the law of Jersey.
 - (5.) Expressions referring to deposits of married women are to take effect, in the case of depositors domiciled in Jersey, only so far as is consistent with the law of Jersey.
 - (6.) A nomination of a depositor domiciled in Jersey of any person to receive any sum due to such depositor at his decease shall take effect only as to that portion of his personal estate over which he

- Appendix (C.) he has power of testamentary disposition according to the law of Jersey.
- Regulations. (7.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the Viscount or Sheriff of Jersey.
- Application to Guernsey, Alderney, and Sark. 82. These Regulations shall apply to the Islands of Guernsey, Alderney, and Sark, with the following modifications (that is to say):
- (1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Guernsey, Alderney, or Sark, be deemed to refer to the movable or personal estate of such depositor.
 - (2.) Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Guernsey, Alderney, or Sark, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the laws in force in such islands respectively.
 - (3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the *curator bonis* of a depositor interdicted according to the laws of the Islands of Guernsey, Alderney, or Sark respectively.
 - (4.) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Guernsey, Alderney, or Sark, be deemed to refer to the probate or to letters of administration granted according to the laws of the Island of Guernsey.
 - (5.) Expressions referring to deposits of married women are to take effect, in the case of depositors domiciled in Guernsey, Alderney, or Sark, only so far as is consistent with the laws in force in such islands respectively.
 - (6.) The receipt of the executor or administrator named in the probate of the will or administration of the estate and effects of a deceased depositor granted by the Ecclesiastical Court of the Island of Guernsey shall be a good discharge to the Postmaster General for any sum payable in respect of the deposits of any deceased depositor domiciled in the Islands of Guernsey, Alderney, or Sark.
 - (7.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in the Islands of Guernsey, Alderney, or Sark, be deemed to refer to Her Majesty's Receiver General for those islands.
- (signed) *Arnold Morley,*
Postmaster General.
- General Post Office, London,
14 October 1893.
- Approved on behalf of the Lords Commissioners of Her Majesty's Treasury.
- (signed) *John T. Hibbert.*
- Treasury Chambers, Whitehall.
27 October 1893.

TRUSTEE SAVINGS BANKS REGULATIONS, 1893.

WHEREAS by the Savings Banks Act, 1887, it is enacted that the Commissioners of Her Majesty's Treasury shall from time to time make, revoke, alter, or add to Regulations for the purpose of extending to Trustee Savings Banks any Regulations made in pursuance of the said Act with respect to Post Office Savings Bank, so far as those Regulations provide—

(a.) For

- (a.) For the payment or transfer of sums which belong to persons appearing to be minors or of unsound mind, or form part of the personal estate of any person appearing to be deceased ; or Appendix (C.)
Regulations.
- (b.) For the transfer of deposits from one account to another account, whether an existing or a new account ; or
- (c.) For determining the evidence to be accepted of any matter for the purpose of the payment or transfer of any sum ; or
- (d.) For determining the receipts which are to be a good discharge in the case of the payment or transfer of any sum :—

And whereas the Regulations made in pursuance of the said Act may also further provide as in such Act stated :—

And whereas by the Savings Banks Act, 1891, Regulations made by the Treasury, may provide as in such Act stated :—

Now We, the Lords Commissioners of Her Majesty's Treasury, under and by virtue of all powers and authorities vested in us in that behalf, do make the following Regulations, that is to say :—

Preliminary.

1. These Regulations may be cited as the Trustee Savings Banks Regulations, 1893. Short Title.
2. In these Regulations, unless the context otherwise requires,—

The expression "Trustees" means the Trustees or Managers of any Trustee Savings Bank. Interpretation.

The expressions "Savings Bank" and "Trustee Savings Bank" mean a Savings Bank to which the Trustee Savings Banks Act, 1863, extends.

The expression "Savings Bank Annuity" means an Annuity purchased through the medium of a Trustee Savings Bank.

The expression "Government Stock" means any Government Stock purchased under the provisions of the Savings Banks Act, 1880, and any Acts amending or extending the same and the Regulations made in pursuance of such Acts.

The expression "Friendly Society" means a Friendly Society legally registered in the manner required by the Acts in force relating to Friendly Societies, and includes a Registered Branch.

The expression "Charitable Society" means a Penny Savings Bank, charitable or provident institution or society, and shall include a charitable donation or bequest for the maintenance, education, or benefit of the poor.

The expression "Committee" as applied to the estate of a lunatic means as well the Committee of the estate of a lunatic so found by inquisition as any receiver or other person directed by the Judge in Lunacy to exercise with respect to the estate or property of a lunatic not so found, powers similar to those of a Committee, and includes any person appointed by the Judge of a County Court to realise the property of a lunatic.
3. These Regulations shall come into operation on the 1st day of February 1894, on and from which date the Regulations which came into operation on the 1st day of May 1889, are hereby repealed, without prejudice nevertheless to anything already done in pursuance thereof. Operation of regulations.
- 4.—(1.) An application for the withdrawal of money deposited by, or in the name of, an infant may be made by such infant, if of the age of seven years or upwards. Withdrawals from accounts of infants.
- (2.) Upon such application payment may be made to such infant, and his receipt shall be a good discharge to the trustees for the amount paid to him.

Appendix (C.) (3.) Where it is proved to the satisfaction of the trustees that any sums
 Regulations. in the name of an infant under the age of seven years are urgently needed for the maintenance, education, or benefit of such infant, or that from any other circumstances it is expedient to pay such sums or any part thereof, the trustees may pay such deposits, or any part thereof, to any person who may satisfy the trustees that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the trustees for sums so paid.

Withdrawals from accounts of lunatics. 5.—(1.) An application for the withdrawal of money deposited in the name of a person of unsound mind shall be made by the Committee of the estate of such person.

(2.) Upon such application payment shall be made to such Committee, and his receipt shall be a good discharge to the trustees for the amount paid to him.

(3.) Where a depositor is insane, and no Committee of his estate has been appointed, the trustees may, when it is proved to their satisfaction that it is just and expedient so to do, pay the deposits standing in the name of the depositor, or any part thereof, to any person whom they shall judge proper to receive the same, and the receipt of such person shall be a good discharge to the trustees for the sum so paid.

Transfer of Deposits.

Transfer from one account to another. 6.—(1.) Any depositor may apply to the trustees for the transfer of deposits standing in his name into the name of any other person entitled to deposit in the Savings Bank.

(2.) The trustees shall be furnished with such evidence as they may require of the title of the depositor to the sums to which the application relates.

(3.) (a.) Every such application shall be in writing, or in a form which may be provided by the trustees, and shall state the amount to be transferred, the full name and address of the person into whose name it is desired to transfer the deposits (hereinafter referred to as the transferee), and particulars of the account (if any) to which the deposits are to be transferred.

(b.) A separate record shall be kept of all such applications, each of which shall be approved and signed by a trustee or manager.

(4.) Upon receiving such application as aforesaid, and upon being satisfied as to the title of the applicant to transfer the deposits to which the application relates, the trustees shall transfer from the account of the applicant to the account of the transferee the sum specified in the application.

(5.) Such application shall be a good discharge to the trustees from the transferor for the sum specified therein.

(6.) If the transferee is not already a depositor—

(a.) He shall be required to make a like declaration to that made in relation to a first deposit, and a depositor's book shall be handed to him.

(b.) Where the transfer is made in the name of a friendly society or charitable society, any such declaration as last aforesaid shall (so far as the same is necessary in the case of a first deposit) be made by the person who would make the same in the case of a first deposit.

Transfer from account of deceased depositor. 7.—(1.) Any person of the age of 16 years or upwards to whom any sum due to a depositor at the time of his decease might be paid under and in accordance with the provisions of these regulations, may, subject to the provisions of these regulations as to duty, in lieu of withdrawing such sum, apply to the trustees in writing for the transfer of such sum into his own name, or the name of any other person specified in such application.

(2.) The

(2.) The provisions of these regulations relating to the transfer of deposits shall apply to the transfer of sums from the account of a deceased depositor so far as the same are applicable. Appendix (C.)
Regulations.

8.—(1.) For the purpose of calculating the limits of deposits in accordance with the provisions of these regulations, every sum transferred to the account of any depositor (other than a sum transferred from the account of a deceased depositor) shall be deemed to be a deposit by the depositor to whom such sum is transferred. Limit in case of transfer.

(2.) When by reason of the transfer of any sum from the account of a deceased depositor the sum standing to the credit of the trustees or treasurer of a charitable society exceeds 300*l.*, exclusive of interest, or the sum standing to the credit of any other depositor exceeds 200*l.* in the whole, notice shall be given to the depositor of the amount of such excess, and no interest shall be allowed on such amount.

(3.) This Regulation shall not apply to friendly societies or to charitable societies when the approval of the National Debt Commissioners has been obtained to making of deposits without restriction as to amount.

9. Upon the application of any depositor the trustees may, if they deem it just or expedient so to do, add one or more names to an account already in a Savings Bank. The addition of such names shall not be deemed to be the opening of a new account in the bank. Every person whose name is so added to an account under this Regulation shall make the declaration required upon the making of a first deposit. Addition of names to an account.

Nominations.

10. Subject to the provisions of these Regulations a depositor of the age of sixteen years or upwards may nominate any person not being an officer of the trustees (unless such officer be the husband, wife, father, mother, child, grandchild, brother, sister, nephew, or niece of the nominator) to receive any sum due to such depositor at his decease. A Depositor may nominate.

11.—(1.) Every such nomination shall be in writing, or in a form which may be provided by the trustees, and shall be signed by the depositor in the presence of a witness, and shall be sent by post or otherwise to the trustees during the lifetime of the depositor. Requirements of a nomination.

(2.) The receipt of every such nomination shall be acknowledged by the Savings Bank.

12. Every such nomination shall be registered by the trustees in a book to be kept for the purpose. Registration.

13.—(1.) Any such nomination may be revoked by the depositor by writing under his hand signed in the presence of a witness. Revocation.

(2.) Any such revocation shall be sent by post or otherwise to the trustees during the lifetime of the depositor, and shall be registered by the trustees in a book to be kept for that purpose in like manner as in the case of a nomination.

(3.) The receipt of every such revocation shall be acknowledged by the Savings Bank.

14.—(1.) A nomination may relate to the whole of the deposits standing in the name of a depositor or to part only of such deposits. Scope of nomination.

(2.) Except where otherwise stated a nomination shall be deemed to extend to all sums to which a depositor is entitled at the time of his decease in respect of Government stock or a savings bank annuity, but a depositor may in a nomination expressly exclude any of such sums from the operation of such nomination.

15. A nomination may be in favour of one person or of several persons, and, in the latter case, may direct that specific sums shall be paid to one or more of the persons named in the nomination, or that the persons named in such

Appendix (C.)

Regulations.

Witness to nomination disqualified from taking under it.

Operation of nomination.

such nomination may take the deposits in specified shares, or may give directions to both effects.

16. No person who witnesses the signature of a depositor to a nomination shall take any benefit under such nomination.

17.—(1.) Where the sums due on the decease of a depositor do not exceed in the whole the sum of 100*l.*, the trustees shall pay the persons named in any nomination made by such depositor, and in force at the time of his death, according to the directions of such nomination, and the receipt of any person so named shall be a good discharge to the trustees for the sum so paid, notwithstanding such person has not attained the age of 21 years, if such person has attained the age of 16 years.

(2.) If upon the decease of a depositor the sums due to him or to his estate exceed 100*l.*, any nomination made by such depositor shall take effect as regards any sum or sums to which the same relates, not exceeding 100*l.*, in like manner as if it were a will of the deceased depositor duly executed, but shall not take effect in any other manner, and a nomination shall not in such case be deemed void because the depositor was a minor at the time such nomination was made.

(3.) In any such case as last aforesaid, the trustees may, subject to the provisions of this Regulation, pay any sum or sums to which a nomination relates, not exceeding in the aggregate 100*l.*, according to the directions of such nomination, notwithstanding the production of probate of the will of a deceased depositor, or letters of administration to his estate.

Payment for the benefit of a nominee under 16.

18. Where any person nominated to receive any sum on the death of a depositor is an infant under the age of 16 years, and it is proved to the satisfaction of the trustees that funds are urgently needed for the maintenance, education, or benefit of such infant, the trustees may pay the sum mentioned in the nomination, or any part thereof, to any person who may satisfy the trustees that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the trustees for the amount so paid.

Nominations to be entered on transfer certificates.

19. On any certificate granted to a depositor by the trustees for the purpose of transferring deposits from a Trustee Savings Bank to a Trustee Savings Bank, or to the Post Office Savings Bank, a memorandum shall be made, specifying the date and other particulars of any nomination made in respect of such deposits.

Effect of transfer on nomination of deposits in the Post Office Savings Bank.

20.—(1.) When deposits are transferred from the Post Office Savings Bank to a Trustee Savings Bank, any nomination made with respect to such deposits while in the Post Office Savings Bank, shall (if such nomination is brought to the notice of the trustees) be deemed to hold good with respect to deposits in a Trustee Savings Bank.

(2.) The trustees may require proof to their satisfaction of the making of any such nomination, and that the same is at the date of transfer of full force and effect.

Payment of Deposits of Deceased Depositors.

Proof of death.

21. The trustees may require proof to their satisfaction of the decease of a depositor.

Deposits under 100*l.*

22.—(1.) Where the whole amount due to a depositor at the time of his decease does not exceed 100*l.*, exclusive of interest, and probate of the will of such depositor, or letters of administration of his personal estate, is not or are not produced to the trustees within such time as they may think reasonable, if such depositor has made no nomination, and so far as any nomination does not extend, the trustees may, without requiring probate of the will or letters of administration, pay or distribute the amount so due as aforesaid to or among any of the persons hereinafter described or indicated, that is to say,—

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| (1.) Any person who has paid the funeral expenses of the depositor ; | Appendix (C.) |
| (2.) Creditors of the depositor ; | Regulations. |
| (3.) The widow or widower of the depositor ; | |
| (4.) The persons entitled to the personal estate of the depositor, according to the Statutes of Distribution ; | |
| (5.) Any person undertaking to maintain the children of the depositor ; | |
| (6.) The Solicitor to the Treasury, if the depositor, being illegitimate, dies intestate leaving no widow, widower, or issue. | |
- (2.) The receipt of any of the persons mentioned in this Regulation shall be a good discharge to the trustees for the sums paid, and any such receipt may be signed by any widow, widower, or next-of-kin, above the age of 16 years, notwithstanding that she or he has not attained the age of 21 years.

23.—(1.) If the total personal property of any deceased depositor exceeds 100*l.*, any sum which may under these Regulations be paid otherwise than to the legal personal representative of the depositor, shall, notwithstanding such payment, be liable to probate duty, as part of the amount on which such duty is charged, and the trustees shall, before making such payment, require a statutory declaration by the claimant, or by one of the claimants, that the total personal estate of the deceased, including the sum in question, does not, after deduction of debts and funeral expenses, exceed the sum of 100*l.*

Succession and legacy duties.

(2.) In every case where the whole amount due to a depositor at the time of his decease exceeds 80*l.*, the trustees shall, before making any payment to any person other than the legal personal representative of the deceased depositor, require the production of a duly stamped receipt for the succession or legacy duty payable in respect of such deposits, or a certificate from the Commissioners of Inland Revenue stating that no such duty is payable.

Supplemental.

24. When any payment is made or act done by the trustees in accordance with the Savings Banks Acts, and the regulations for the time being made thereunder, and the rules of the bank, they shall be indemnified against all claims on the part of any person in respect of such payment or act, but any person may nevertheless recover any sum lawfully due to him from the person to whom the trustees have paid the same.

Protection to the trustees when acting in accordance with regulations.

Application of Regulations.

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| 25. These regulations shall apply to England. | England. |
| 26. These regulations shall apply to Scotland, with the following modifications (that is to say) :— | Scotland. |

(1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the movable or personal estate of such depositor.

(2.) Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of Scotland.

(3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the curator or *curator bonis* of a depositor found insane according to the law of Scotland.

(4.) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to confirmation of executors according to the law of Scotland.

Appendix (C.)
 Regulations.

(5.) Expressions referring to the Solicitor to the Treasury, in the case of a depositor domiciled in Scotland, shall be deemed to refer to the Queen's and Lord Treasurer's Remembrancer.

Ireland.

27. These regulations shall apply to Ireland, with the following modification (that is to say) :—

Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in Ireland, be deemed to refer to the Chief Crown Solicitor for Ireland.

Isle of Man.

28. These regulations shall apply to the Isle of Man, with the following modifications (that is to say) :—

(1.) Expressions referring to the personal property or personal estate of a deceased depositor, shall, in the case of a person domiciled in the Isle of Man, be deemed to refer to the movable or personal estate of such depositor.

(2.) Expressions referring to the persons entitled to the effects or personal estate of a deceased depositor, according to the Statutes of Distribution, shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of the Isle of Man.

(3.) Expressions referring to the committee of the estate of a depositor who is not of sound mind shall be deemed to refer to the committee of the estate of a depositor found of unsound mind according to the law of the Isle of Man.

(4.) Expressions referring to the probate of the will or to letters of administration of the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the probate or letters of administration granted according to the law of the Isle of Man.

(5.) The expressions "Supreme Court of Judicature" and "High Court" respectively mean "Her Majesty's High Court of Justice of the Isle of Man."

(6.) The receipt of the executor or administrator named in the probate of the will or letters of administration of the estate and effects of a deceased depositor granted by the said High Court of Justice of the Isle of Man, shall be a good discharge to the trustees for any sum payable in respect of the deposits of any deceased depositor domiciled in the said Isle.

(7.) The deposits of any deceased depositor who was domiciled in the Isle of Man shall be deemed to be personal estate of such depositor within the said Isle, and the trustees shall not be required to see to the payment of probate duty, or succession or legacy duty, in respect of such deposits.

(8.) Expressions referring to deposits of married women are to take effect, in the case of a depositor domiciled in the Isle of Man, only so far as is consistent with the law of the said Isle.

(9.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the Treasurer of the said Isle.

Jersey.

29. These Regulations shall apply to the Island of Jersey, with the following modifications (that is to say) :—

(1.) Expressions referring to the personal property or personal estate of a deceased depositor, shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the movable or personal estate of such depositor.

(2.) Expressions referring to the persons entitled to the effects of a deceased depositor, according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the persons

persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of Jersey. Appendix(D)

(3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the curator, or to the "Procureur General" of a depositor interdicted according to the law of Jersey. Regulations.

(4.) Expressions referring to the probate of the will, or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the probate or to letters of administration granted according to the law of Jersey.

(5.) Expressions referring to deposits of married women are to take effect, in the case of depositors domiciled in Jersey, only so far as is consistent with the law of Jersey.

(6.) A nomination of a depositor domiciled in Jersey of any person to receive any sum due to such depositor at his decease shall take effect only as to that portion of his personal estate over which he has power of testamentary disposition according to the law of Jersey.

(7.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in Jersey, be deemed to refer to the Viscount or Sheriff of Jersey.

30. These Regulations shall apply to the Island of Guernsey, with the following modifications (that is to say) :—

(1.) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Guernsey, be deemed to refer to the movable or personal estate of such depositor.

(2.) Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statutes of Distribution, shall in the case of a depositor domiciled in Guernsey, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the laws in force in the Island of Guernsey.

(3.) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the *curator bonis* of a depositor interdicted according to the laws of the Island of Guernsey.

(4.) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Guernsey, be deemed to refer to the probate or to letters of administration granted according to the laws of the Island of Guernsey.

(5.) Expressions referring to deposits of married women are to take effect, in the case of depositors domiciled in Guernsey, only so far as is consistent with the laws in force in the Island of Guernsey.

(6.) The receipt of the executor or administrator named in the probate of the will or administration of the estate and effects of a deceased depositor, granted by the Ecclesiastical Court of the Island of Guernsey, shall be a good discharge to the trustees for any sum payable in respect of the deposits of any deceased depositor domiciled in the Island of Guernsey.

(7.) Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in the Island of Guernsey, be deemed to refer to Her Majesty's Receiver General for that Island.

Approved by the Lords Commissioners of Her Majesty's Treasury.

(signed) Thomas Ellis.
W. MacArthur.

Treasury Chambers, Whitehall,
13 November 1893.

Appendix (D.)

Law Cases.

APPENDIX (D.)

LAW CASES INTERESTING TO MEMBERS OF SOCIETIES.

Extracted from the Law Reports.

(In the Court of Appeal.)

Bache, Appellant; *Billingham*, Respondent.

Friendly Society—Dispute—Arbitration—Misconduct of Arbitrators—
Decision of Arbitrators—Jurisdiction of Justices where no Decision—
Friendly Societies Act, 1875 (38 & 39 Vict. c. 60), s. 22.

IN an arbitration between a member of a friendly society and the society, arising out of a claim for sick-pay, the arbitrators appointed under the rules of the society, after hearing the claimant, heard the evidence of two witnesses, in the absence of the claimant, who was excluded from the room, and given no opportunity of cross-examining the witnesses. By one of the rules of the society "where no decision is made on a dispute within 40 days after application for reference to arbitration, the member may apply to a court of summary jurisdiction." The member applied to justices, who decided that, the arbitration having been improperly conducted, the decision of the arbitrators was void, and that consequently the justices had jurisdiction to hear and determine the dispute. On appeal on a special case stated by the justices:—

Held (reversing the judgment of the Queen's Bench Division), that as the arbitrators had given a decision which was valid until set aside, the jurisdiction of the justices to hear the complaint did not arise.

Reg. v. Grant (14 Q. B. 43) distinguished.

APPEAL from a decision of the Queen's Bench Division on a special case stated by justices.

A complaint was preferred by the respondent *Billingham* against the appellant *Bache*, as secretary of Court Foresters' Home, No. 4, 196 Branch of the Dudley and Cradley Heath District of the Ancient Order of Foresters Friendly Society, that the respondent, being a member and being disabled from work, was, in accordance with the rules of the society, entitled to 10s. per week sick-pay, and that there was due to him 5l. 10s.

On the hearing it was proved that the complainant was a member of the society, and that he had met with an accident that incapacitated him from work.

By the rules it appeared that one of the objects was the payment of sick-pay to members, and the rules contained provisions for the appointment of arbitrators and the reference of all disputes to them in the following terms: "20. Arbitration committee. At a regular meeting of the court, held in the month of January or February, there shall be 12 members elected as an arbitration committee, who shall perform the functions of such committee until the next annual change. The functions of this committee shall be those authorised under the 2nd section of general law 87, and the said committee shall decide all disputes with the court, or an officer thereof, charges, complaints, or claims by a member, or person claiming through, or on account of a member, or under the rules, subject to further appeal by either party to the arbitrators of the Dudley and Cradley Heath districts, and after that to the final arbitrators, as provided for by the 88th and 90th general laws. The decision of the final arbitrators when appealed to is binding and conclusive upon all parties without further appeal, and is not removable into any court of law, or restrainable by injunction, and application for the enforcement thereof may be made to the county court pursuant

pursuant to section 22 of the Friendly Societies Act, 1875. Where no decision is made on a dispute within 40 days after application for reference to arbitration, the member or person aggrieved may apply to the county court, or to a court of summary jurisdiction under the Act." Appendix (D.)
Law Cases.

Objection was made on behalf of the appellant to the jurisdiction of the justices to hear the complaint, on the ground that the matter in dispute had been referred to and determined by arbitrators under the rules. On behalf of the respondent, it was said that he was not bound by the decision of the arbitrators, in consequence of the manner in which the arbitration had taken place. The paragraph of the special case which related to the conduct of the arbitration was as follows: "In consequence of this notice (a 40 days' notice by the respondent that he would take legal proceedings), the court summoned the respondent to a meeting of the arbitration committee on the 28th day of October 1892, and the respondent duly attended. It was proved in evidence that, after hearing the respondent's statement, two witnesses were called on behalf of the court and against the respondent, and were examined before the arbitration committee in the absence of the respondent, who was purposely excluded from the room during the time their statements were taken, and had no opportunity of cross-examining them, or of replying to their statements, and that the arbitration committee at once adjudicated upon the matter, and omitted to acquaint the respondent with the nature of the evidence given against him, and, before calling him into the room, decided that he was not entitled to the sick-pay claimed by him."

The justices decided that the arbitration had been improperly conducted, and was void and of no effect, and that by virtue of section 22 (d) of the Friendly Societies Act, 1875 (1) they had jurisdiction to hear and determine the dispute, and that the respondent was entitled to the amount he claimed. Against this decision the appellant appealed to the Queen's Bench Division, and the Court (Pollock, B., and Kennedy, J.) gave judgment, on the authority of *Reg. v. Grant* (2) upholding the decision of the justices.

The appellant appealed.

A. T. Lawrence, for the appellant, in support of this appeal. The jurisdiction of the justices only arose if there had been no decision on the dispute. The irregularity in the conduct of the arbitration did not render the decision of the arbitrators void. It was open to the respondent either to have set aside the award as irregular, or to have appealed under the rules of the society, but it was not open to him to say that there was no award: *Whitmore v. Smith* (3), *Thorburn v. Barnes* (4). The case of *Reg. v. Grant* (2) is different from the present, for there under the statute the justices had to decide whether their jurisdiction arose or not, and for that purpose were bound to inquire if there was an award in conformity with the Act. Here the only inquiry possible is whether there is an award, and the justices had no jurisdiction to inquire whether it was bad.

Johnstone Watson, for the respondent. The arbitration committee were acting contrary to the first principles of justice in not hearing Billingham. "Decision" in the Act means a decision that can be supported in law, and the justices were right in inquiring whether there was such a decision in existence. The respondent could not apply to the High Court to set aside the award: *Re An arbitration between Gollings and the Tradesmen's Friendly Society, Peterborough* (5), and he was entitled to treat it as a nullity and apply to the justices to determine the dispute.

Lord ESHER, M. R.—I cannot agree with the judgment of the Divisional Court in this case. It seems to me that what happened was, that Billingham

(1) 38 & 39 Vict. c. 60, s. 22: "Every dispute between a member or person claiming through a member or under the rules of a registered society, and the society, or an officer thereof, shall be decided in manner directed by the rules of the society, and the decision so made shall be binding and conclusive on all parties without appeal, and shall not be removable into any court of law, or restrainable by injunction, and application for the enforcement thereof may be made to the county court. Provided as follows:—(d) Where the rules contain no direction as to disputes, or where no decision is made on a dispute within forty days after application to the society for a reference under its rules, the member or person aggrieved may apply either to the county court, or to a court of summary jurisdiction, which may hear and determine the matter in dispute."

(2) 14 Q. B. 43.

(3) 7 H. & N. 509.

(4) Law Rep. 2 C. P. 334.

(5) 64 L. T. (N.S.) 775.

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ham had a claim against the society, which was referred under the rules to the committee, who were to enter upon an arbitration and to decide the matter. In so doing they were arbitrators, and if they made a mistake either in law or in fact the Courts cannot interfere with them. There is given by the rules an appeal to other branches of the society, but there is no appeal to the Court against a wrong decision of arbitrators chosen by the parties themselves. Billingham then had a decision against him by the arbitrators to whom he had agreed to refer the matter of his complaint, and he asked the justices to hear the case again. Why? Not because the committee had not decided, but because they had decided improperly; that is to say, that they heard him, but then they examined witnesses against him when he was not present and did not give him the opportunity of cross-examining those witnesses. That is a wrong procedure in the arbitration; but, nevertheless, they did that in order to come to a decision, and they came to a decision. When he went before the magistrates he could not properly say that there had been no decision by the arbitrators. He could only say that they had not decided according to law and justice. That does not make the decision void. It only gives ground for a Court to set it aside or for an appeal. It is said now that the Court could not set aside such an award. So much the worse for Billingham if they could not, because the only remedy then is by way of appeal, and that is not to the magistrates, it is to other arbitrators of the society. It does not seem to me necessary to determine in this case whether the Court could set aside the award. If they could no application has been made to them to do it, and until that has been done there is an award good and valid. But then the Divisional Court have treated the matter as a case within the judgment in *Reg. v. Grant* (1). I think the Court misconstrued the decision in that case, for the jurisdiction of the arbitrators there depended upon a condition precedent which must have existed before they could enter upon the arbitration so as to decide it. The justices were therefore right in inquiring into those preceding facts in order to determine whether they existed so as to give them jurisdiction or not. That is not the case here. There was no such preliminary fact to be inquired into. The only facts necessary to exist in this case were that there should be a dispute between Billingham and the society, and that did exist, and the magistrates could not decide that it did not. I think the learned judges in the Court below have mistaken the application of that case, that this case is within the other cases cited, and that therefore the magistrates had no jurisdiction at all to inquire into the matter. I think we must differ from the Divisional Court and allow the appeal.

LOPES, L. J.—I, too, am of opinion that the decision of the Court below was wrong. The question raised in the case was, whether the magistrates had jurisdiction to hear the complaint. That depends upon section 22 of the Act of 1875. That section provides for disputes and how they are to be dealt with, whether those disputes are between members or branches of the society, and sub-section (*d*) is in these words: "Where the rules contain no direction as to disputes, or where no decision is made"; these are the material words, "on a dispute within forty days after application to the society for a reference under its rules, the member or person aggrieved may apply either to the County Court or to a Court of Summary Jurisdiction," that is, the justices "which may hear and determine the matter in dispute." Applying this rule to the present case, there would be no jurisdiction in the justices in this case unless there was no decision made by the arbitrators. Now, was there a decision made by the arbitrators? I think there was. They clearly decided the case; but it is said that they decided it improperly in not giving Billingham an opportunity of cross-examining the witnesses, who were examined behind his back. If this were an ordinary arbitration, I take it that it would be good ground for applying to the Court to set it aside upon the ground of the misconduct of the arbitrators; but, if an action had been brought upon that award, it would not have been a good plea to have said there was no award. The objection could not have been

taken

(1) 14 Q. B. 43.

taken in answer to an action upon the award, but only on an application to set it aside. The case of *Thorburn v. Barnes* (1) and other cases make that clear. It is said here that course could not have been taken with regard to the award because there is a provision that the award is not to be removable into any Court. I do not know how that may be, but if so, as the Master of the Rolls says, all the worse for *Billingham*, because that is a thing which he is not in a position to take advantage of. The real point is, was there a decision by the arbitrators? I am clearly of opinion there was. They decided the matter brought before them, and the jurisdiction of the magistrates was ousted. The Court below seems to have proceeded upon a case of *Reg. v. Grant* (2). I think they have mistaken the effect of that case. In that case the magistrates came to the conclusion, and I think very rightly, that there was no decision; because there, there was a condition precedent that the arbitrators, before arriving at a decision, should hear evidence on both sides, and it was clear to the magistrates that that course had not been adopted, and therefore the condition precedent, upon which the decision was to go, was not observed, and the magistrates were justified in saying there was no decision, and that their jurisdiction arose. I think, therefore, that this appeal should be allowed.

Appendix (D.)

Law Cases.

KAY, L. J.—With all deference to the learned judges in the Court below, I agree in what has been said by the Master of the Rolls and my brother Lopes. Section 22 of the 38 & 39 Vict. c. 60, seems to be copied into the rules of this society, for the 20th rule, which relates to arbitrations, ends thus: "Where no decision is made on a dispute within forty days after application for reference to arbitration, the member or person aggrieved may apply to the County Court or to a Court of Summary Jurisdiction under the Act." Now, the respondent has applied to the Court of Summary Jurisdiction, and, of course, he was bound to make out there was no decision. The justices seem to have come to the conclusion there was no decision of the arbitrators, because they conceived that the arbitrators had misconducted themselves; but the law is plain, that the misconduct of the arbitrators, in making an award without hearing the defendant or his witnesses, does not make the award absolutely invalid, so that in an action upon the award it could be pleaded that there is no such award; it is only a ground for setting the award aside. The case to which I refer upon that subject is *Braddick v. Thompson* (3), and there are many other cases to the same effect. There was, therefore, a decision of the arbitrators. That might or might not have been impeached, but there was no possibility of appealing to the summary jurisdiction of the justices while that decision stood. I think it is probable that the learned judges in the Court below would have come to that conclusion if they had not been impressed with the view that it was inconsistent with *Reg. v. Grant* (2); but, at page 63 of the report, the ground of that decision is stated in these words: "Statute 10 Geo. 4, c. 56, s. 27, enacts that an award made according to the true purport and meaning of the rules of the society shall be final and binding. The rule of the society in question, relating to arbitrators, declares that the arbitrators shall hear evidence on both sides, and their decision, binding to all parties, shall be final. Upon this statement there is good reason for saying that arbitrators who refused to hear the evidence of one side did not make an award according to the true meaning of the rules of the society, and, therefore, did not make an award final and binding within the terms and intention of Statute 10 Geo. 4, c. 56, s. 27. Statute 4 & 5 Will. 4, c. 40, s. 7, giving jurisdiction to the justices in the case of the neglect or refusal of the arbitrators to make an award, recites Statute 10 Geo. 4, c. 56, s. 27, and intends an award final and binding within the meaning of that Statute. It seems to follow that the justices have jurisdiction where the award is not in this sense final and binding." The rule here is entirely different, and the Statute is differently worded. Here is an award which is *prima facie* valid, and can only be rendered invalid if an application should be made (perhaps it cannot be made) to set it aside, and it

(1) Law Rep. 2 C. P. 334.

(2) 14 Q. B. 43.

(3) 8 East, 344.

Appendix (D.) it is set aside. Until that is done the award is a decision, and the jurisdiction of the justices never arose. I therefore think this appeal must be allowed.

Law Cases.

Appeal allowed.

Solicitors for appellant: Shaw, Tremellen, and Kirkman, for S. Ward, Dudley.

Solicitors for respondent: C. Robinson & Co., for W. Waldron, Brierley Hill.

(In the Court of Appeal.)

Bowes and Partners, Limited, v. Press.

Master and Servant—Remedies—Employers and Workmen Act, 1875 (38 & 39 Vict. c. 90)—Miner—Trade Union—Refusal to Work—Breach of Contract—Damages.

At the hearing of a complaint under the Employers and Workmen Act, 1875, by the proprietors of a coal mine, against the defendant, one of their workmen, it appeared that the workmen were employed under contracts determinable on 14 days' notice, and subject to certain regulations under which the employer might dismiss or suspend any workmen for disobedience to orders, and the workmen, in descending or ascending the mine in the "cages," were to obey the orders of the banksman. Part of the miners employed at the colliery, including the defendant, were members of a trade union. The unionists addressed a notice to the complainants that, at the expiration of 14 days, all non-unionists must descend and ascend the mine by themselves. On the morning of the day on which such notice expired certain workmen, of whom the defendant was one, were at the pit-mouth for the purpose of going down by the "cage," then in readiness for them. The first to enter the cage was a non-unionist, whereupon the other men who were unionists, refused to go down with him. The non-unionist then went down alone, and upon the next cage coming up in a few seconds afterwards, the unionists offered to go down; but the under-manager in charge refused to allow them to do so. This occurred on three successive days.

The justices ordered the defendant to pay substantial damages for wrongfully "absenting" himself from the complainants' service, and dismissed a counter-claim by him against them for having wrongfully refused to allow him to follow his lawful employment:—

Held, affirming the determination of the justices, that, under the circumstances, there had been such a breach of contract on the part of the defendant as entitled the complainants to substantial, and not merely to nominal damages; and that the counter-claim could not be maintained.

Appeal from the decision of a Divisional Court (Day and Lawrence, JJ.) upon a case stated by justices.

A complaint was preferred by John Bowes and Partners, Limited, a colliery company, against the defendant, under the Employers and Workmen Act, 1875, (1) claiming damages against him for having, on 20th, 21st, and 22nd December 1892, "wrongfully absented himself from his employers' service." At the hearing the defendant, pursuant to Rule 3 of the Employers and Workmen Rules, 1886, made a counter-claim against the complainants for damages for having wrongfully refused to allow him to follow

(1) The Employers and Workmen Act, 1875, s. 3: "In any proceeding before a county court in relation to any dispute between an employer and a workman arising out of or incidental to their relation as such, the court may . . . exercise all or any of the following powers:—(1.) It may adjust and set off one against the other all such claims on the part of either of the employer, or of the workmen arising out of or incidental to the relation between them as the court may find to be subsisting, whether such claims are liquidated or unliquidated, and are for wages, damages or otherwise." By s. 4, "a dispute under this Act between an employer and a workman may be heard and determined by a court of summary jurisdiction, and such court for the purposes of this Act shall be deemed to be a court of civil jurisdiction, and in a proceeding in relation to any such dispute, the court may order payment of any sum which it may find to be due as wages or damages or otherwise, and may exercise all or any of the powers by this Act conferred upon a county court."

follow his lawful employment on the three days before mentioned, the damages being his wages for the three days. Appendix (D.)

The complainants were the owners of the Pontop Colliery, Durham. The colliery was regulated by certain special rules, of which Rule 84 was as follows:—"Each banksman shall have control of the shaft top, and each onsetter of the shaft bottom, and shall not allow any person to descend or ascend without permission from the proper authority. He shall regulate, subject to any directions of the manager or under-manager, the order in which persons shall enter and leave the cage, and see that the authorised number only descend or ascend at one time," &c. Under Rule 127, any workmen might be suspended for disobedience to orders; and under Rule 128, any workman suspended should not be re-employed until authorised by the manager or under-manager. Law Cases.

Several of the miners employed at the complainants' colliery were members of a trade union called the Durham Miners' Association. The defendant was one of them, and was employed by the complainants upon the usual condition of 14 days' notice to terminate the hiring being required on either side. A non-union miner, named Embleton, was also employed at the colliery.

On 1st December 1892, the manager of the colliery received the following notice from the Durham Miners' (Pontop Lodge) Association:—"We, the workmen of Pontop Colliery, do hereby give you 14 days' notice that, after the expiration of this notice, all non-unionists must descend and ascend by themselves." The notice was signed by J. H. Thompson, the "miners' secretary," on behalf of the workmen at the Pontop Colliery. That notice expired on 15th December 1892, up to which date the union men had been in the habit of working with Embleton.

From 15th to 20th December Embleton was not at work at the pit; but at 4 a.m. on the latter day, being employed on the fore-shift which went down at that hour, he was at the pit's mouth ready to go down with the defendant and other men also employed on the fore-shift, the men in attendance being altogether 32 in number. The cage, which was constructed to hold eight men at a time, was then made ready for the men to go down, but no one got into it. After a few seconds Embleton got in, and Thomas Bowes, the under-manager, who was present, then requested the other men to go down; but they all refused to get into the cage. Thereupon the banksman, at Bowes' request, sent Embleton down alone. When the next cage came up, which was after an interval of about 10 seconds, the union men offered to get into it; but Bowes told them that, having already refused to go down, they could not now be permitted to do so. The men remained at the pit's mouth from 4 a.m. to 10 a.m., but Bowes refused to allow them to go down. Substantially the same circumstances occurred on the two following days, 21st and 22nd December.

At the hearing it was agreed that the complaint against the defendant should be a test case, binding several others, and that the damages should be a sum of 5s. only on either side. The questions raised were whether the defendant did absent himself from the complainants' service by refusing to descend in the cage as ordered by the under-manager, and whether the complainants had not themselves determined the contract, and so precluded themselves from suing him for damages. The justices were of opinion that the defendant did absent himself, and that the complainants did not determine the contract, and they accordingly ordered him to pay 5s. damages and 4s. 6d. costs on the original claim, and dismissed the counter-claim.

The question for the opinion of the Court was whether the justices were right in holding that on three days in question the defendant did absent himself from the complainants' service by refusing to descend the pit in the cage which the under-manager thought proper for him to descend in, and whether the defendant was thereby guilty of breach of contract entitling the complainants to recover damages as aforesaid, or whether the contract was determined by the complainants, and the defendant was entitled to recover damages for the breach thereof. The Divisional Court affirmed the determination of the justices. The defendant appealed.

On the hearing of the appeal the case was treated as amended, so as to raise the question whether the damages ought to be substantial or merely

Appendix (D.) nominal, it being admitted that there had been a breach of contract on the part of the men.

Law Cases.

TINDAL ATKINSON, Q.C., and ATHERLEY JONES, for the defendant. The question is whether the employers in this case were in a position to recover damages from their workmen.

The defendant might have been wrong in the first instance in refusing to go down in the cage with a non-unionist; but, under the circumstances, whatever damage has been incurred by the complainants has been incurred by their own act in refusing to allow the defendant to go down afterwards, and not by the act of the defendant. No actual damage was sustained, and the complainants had no right to recover anything against the defendant. If there was any "absenting himself from service" on the part of the defendant, it was only during the infinitesimal time, some 10 seconds, between the first cage going down and the next coming up. The complainants had no right to keep the defendant in their employ, prevent him from earning his wages, and then sue him for damages.

There is nothing in the Employers and Workmen Act, 1875, about a workman "absenting himself," though the justices, purporting to act under that Statute, awarded damages against the defendant for so doing. The word "absenting" does not occur in the Statute at all. Sections 3 and 4, which give the magistrates jurisdiction, relate to any "dispute" between an employer and a workman arising out of or incidental to their relation as such, and do not deal with the case of a workman absenting himself.

The mere refusal by a workman to comply with a lawful order is not an "absenting himself" so as to found a claim for damages. Whether there was a breach of contract or not, this is not a case for damages. The refusal in the first instance was, no doubt, a technical breach of contract; but there was no damage, for the next minute the workman says, "I will go down and do my work."

Tomlinson *v.* Ashworth (1), cited in the court below, is a different case to the present. In that case there was a condition of service that if a man absented himself during working hours he forfeited his wages; but there was no such condition here.

(LINDLEY, L. J.—By staying at the top of the pit the men are clearly absenting themselves from the place where they ought to be at work. They do not go where they ought to be.)

The claim for damages is founded on the defendant's "absence," not on the refusal to perform his contract.

The defendant's breach of contract does not justify a breach on the part of the complainants. They cannot withhold his wages so long as his contract continues. They had the right to dismiss the defendant, but they did not do so, neither have they terminated the contract; accordingly, the justices were wrong in dismissing the counter-claim.

ROBSON, Q.C., and T. W. CHITTY, for the complainants.—The Court must consider, in every such case as this, what the employer can reasonably be called upon to do. An employer is not bound, nor would it be possible for him, to provide continual or numerous opportunities for his workmen, in batches or singly, to go down to their work. It is enough for him to give one reasonable opportunity. It is obvious that the work could not go on on any other terms. Here the employer gave one such opportunity, and could not give more. This inability brings him within the principles applicable to cases of physical obstruction. The onus of showing that the course adopted by the employer in this case was unreasonable lies entirely upon the workmen, and they have failed to discharge it. It is admitted that there has been a breach of contract on the part of the workmen, and the complainants are consequently entitled to substantial, and not merely to nominal, damages.

TINDAL ATKINSON, Q.C.—In reply.

LINDLEY, L. J.

LINDLEY, L. J.—The question before us arises upon a case stated by the magistrates. At our suggestion, the counsel on both sides have agreed to treat the case, as amended, so as to raise the real question; and that we shall not be bound by the expression “wrongfully absented himself from his employers’ service,” which is to be found in the summons, the real question being whether there has been a breach of contract. I attach no importance myself to the particular expression in the summons, although I think the justices did. The facts appear to be as follows: The colliery owners carry on business under contracts with their men, determinable at 14 days, and subject to certain regulations, of which the most important, for the present purpose, appear to be these: that they give to the employers power not only to dismiss the men if they disobey orders, but also to suspend. Rule 84 requires the men in going up or coming down in the cages in the mine to obey all the orders of the banksman, and Rules 127 and 128 deal with the suspension and dismissal of workmen. I pass over those rules with these observations.

Now, it appears, for reasons which I do not go into, that the men thought right to send to the colliery owners on 1st December 1892, the following notice. (The Lord Justice read it) and continued:—

I pause here to ask, what right had the men to send that notice; what right had they to impose that as a condition of their service? It is not in accordance with their contract, neither was it any part of their contract, that they should be at liberty to say what they do say here, that “all non-unionists must descend and ascend by themselves.” On the contrary, it is in the very teeth of the contract which embodies the regulations to which I have referred. The men had no right to take that course, and to assert the power of dictating to the masters how the men should ascend or descend. However, there is the notice; and, accordingly, after the expiration of those 14 days, some of the miners came to the pit, and, there being a non-unionist who got into the cage to go down the pit, they would not go down. Was that in accordance with the contract, or not? It was clearly a breach of contract, so clear a breach that even their own counsel could not hope to argue the contrary. The next thing is to consider what is the consequence of that. It does not appear that there was any other non-unionist besides that one who wanted to go down, and the men who had refused to go down with that non-unionist afterwards said, “Now we are ready to go down,” but the under-manager declined to allow them to go down, and the same thing happened on three successive days.

The question which then arises is this: whether the offer of the men to go down under the circumstances, and at the time when they made the offer, has reduced their breach of contract to one which, in point of time, endured only for a moment or two, so as to entitle the masters to nominal damages only, or whether there is a more serious and continuing breach; in which case it is agreed that the damages shall be 5*s.*, as assessed by the magistrates.

Now, having regard to the fact that this was a preconcerted course of action, it appears to me that the real solution of the problem presented to us is this, that the men did “absent themselves”; not that I attach much importance to that particular expression, but they did refuse to go to their place of work for three days in accordance with the rules and terms of their contract. I think, having regard to the preconcerted notice, and the absence of all right on their part to impose those terms, that the true effect of what they did say was this, “We will not go to our work according to our contract,” and, if so, then it appears to me that the view taken of the damages was quite right.

With respect to the counter-claim, it appears to me to be absolutely unfounded. The counter-claim is based on the theory that there has been some breach of the contract by the masters. The answer to that is that what they have done is no breach of contract.

The real difficulty is whether, by reason of the men’s breach of covenant, the masters are entitled to merely nominal damages or to substantial damages. For the reasons I have given, I think they are entitled to substantial damages. It appears to me that the men deliberately put themselves in the wrong, and that they continuously and persistently refused to work except upon terms which they had no right to dictate.

Appendix (D.)

Law Cases.

A. L. SMITH, L.J.—There are two questions arising for determination in this case. The first is whether, upon the facts stated, the men have committed a breach of contract with their masters; in other words, whether they have absented themselves from their work and so broken their contract; and the second, raised by a cross-claim by the men, is whether they can claim damages against the masters on the basis that they have committed a breach of contract with them. Now, the whole of this controversy may be said to commence with a notice which the men sent to the masters on 1st December 1892. On that day the miners' secretary, Mr. J. H. Thompson, sent this notice to the masters. (The Lord Justice read the notice and continued:—)

There is no pretence that they had any right to send any such notice. The meaning of that notice is this: "We do not intend in the future, after this 14 days' notice has expired, as long as there is a non-unionist descending or ascending your pit, to obey your lawful orders." There can be no doubt that this is the meaning of it: "As long as you have non-unionists going up and down your shaft, so long will we not obey the orders you are by law entitled to give to us."

That notice having been given on 1st December, on 20th December the men, to the number of 32, came to the pit-bank, and then and there had their first engagement with the masters on the morning of that day. It was the men's duty to be there to go down on the 4 a.m. shift, and the cage was ready for eight of them, the cage as I understand, holding eight at a time. The first cage having a non-unionist in it, the men one and all refused to enter that cage. They carry out distinctly, by their act on 20th December, what they have announced to the masters on 1st December. Not a man went down. The same thing happened pursuant to the pre-concerted action on the morning of the 21st, and again on the morning of the 22nd, and now the question is asked upon this state of facts, "Is there evidence, and proper evidence, to establish that these men absented themselves from their work, or, in other words, refused to obey the lawful orders of their masters?" I, myself, can answer that only in one way; that they did absent themselves from their work. There is ample evidence to support that. The justices so found, and stated a case for the decision of the court; and my brothers Day and Lawrence, JJ., have so found, and, in my judgment, their finding is correct.

This being so, the other question which has been raised in the course of the argument does not arise; because, assuming that there is evidence that these workmen did absent themselves from their employers' service, it is agreed that the damages shall be the sum of 5s. for the three days over which the controversy arises. Therefore, the question as to what would be the measure of damage if there had been no absenting of themselves from the employers' service, and only a breach of contract continuing for a short period of time, does not arise, and I need not go into it. But I do say that where a person has had a contract broken with him, and he sues for damages, he is only bound to do what is reasonable to mitigate the damages, and he is not bound to do what is unreasonable. I abstain from saying whether it is reasonable or unreasonable in a case like this for a master, when there is a pitched battle proceeding between him and his men, to give facilities to the men to go on perpetually breaking the contract, and bring about what they had determined if possible should be attained; I say nothing about that.

I come to the other cause of action, that is, the claim by the men against the masters. The men cannot substantiate any claim against the masters unless they make out a breach of contract on the part of the masters. What contract have the masters broken? The masters were, I apprehend, bound to provide a cage for the men to go down to their work for this 4 a.m. shift on the mornings of 20th, 21st, and 22nd December. The masters did provide such cage or cages, and the men one and all declared that they would carry out their expressed intention, that they would not go down or come up with the non-unionist. What duty, after such refusal as that, was there on the masters to provide other cages to accommodate the men without non-unionist men? No duty at all. It was quite true that cages would be going up or down in the course of a few minutes; but
there

there was no obligation on the masters to provide them, and it is impossible in my judgment to say that the masters in this case had committed any breach of duty towards the men.

Therefore the action by the men against the masters fails, and they were not entitled to the damages they sue for, namely, the days' wages for 20th, 21st, and 22nd December.

Appendix (D.)

Law Cases.

DAVEY, L.J.—The question upon which our opinion is asked is, whether the magistrates were right in holding that on 20th, 21st, and 22nd December 1892, the defendant did absent himself from his employers' service by refusing to descend the pit in the cage which the complainants' under-manager thought proper for him to descend in; and whether the defendant was thereby guilty of a breach of contract entitling the complainants to recover damages, or whether the contract was determined by the complainants, and the defendant was entitled to recover damages for the breach thereof.

Now it is admitted that there has been a breach of contract, and that the act of the unionists in endeavouring to force their rule upon the masters could not be justified in this court. But the question which we have to consider is, whether there are, on those three days which I have mentioned, such an absenting of the defendant from his employment as would entitle the employers to substantial damages for such absenting.

Now I must confess that I have found this a question of very great difficulty. It seemed to me at first sight a stretch of language to say that a refusal by the workman at 4 o'clock in the morning to descend in the cage indicated by the under-manager, but followed 10 seconds afterwards, when the next cage came up, by willingness to go down to his work and to do the ordinary daily work constituted an absenting himself from his employment during the continuance of a shift. But I must confess that further consideration of the facts of this case, and of the proper inferences to be drawn from them has removed that impression. I agree with Lindlay, L.J., that the solution of the problem submitted to us is this, that the whole course of conduct of the defendant was founded not on a casual refusal to go down in the particular cage, but on a settled policy and a preconcerted course of action, preconcerted that is and agreed upon with other members of the trade union. There was, therefore, during the whole three days a continued refusal to work except upon terms which the defendant had no right to impose upon the complainants; and during the whole of those three days, therefore, he must be taken, in my opinion, to have refused to work in accordance with his contract. Whether that is properly described as "absenting himself" I do not know, but it is substantially the same thing. It is a refusal to work in accordance with the contract; not an absolute refusal to work, but a refusal to work in accordance with the contract. That being so, I am of opinion that we must answer this question by saying that the defendant did "absent himself from his employers' service" in the sense which, as I have said, I put upon these words; and if so, it appears to me that the damages are settled for us. I agree that the point which has been argued with so much ability on both sides as to whether the damages should be nominal or substantial does not really arise if we once get to this, that there was a continued refusal to work according to the contract during the three days.

I will not express any opinion upon the nice question as to the exact obligation upon a person who complains of a breach of contract what he is exactly bound to do in mitigation of damages. I will, however, observe that one cannot help seeing that the mitigation of damages in this case by continuing to employ the men would really have involved allowing them to work on conditions different from those on which they contracted to work.

On the other point, as to the counter-claim, I agree with what has been said by the other members of the Court, and I agree in the result.

Appeal dismissed.

Solicitors: Crossman & Prichard, for H. Forrest, Durham, and for Cooper & Goodger, Newcastle.

Appendix (D.)

Law Cases.

Pepe v. City and Suburban Permanent Building Society.

(1893) 2 Ch. 311.

Building Society—Member—Notice of withdrawal—Alteration in Rules after Notice and before Payment.

The plaintiff was the holder of four fully paid up shares in a building society. By one of the rules of the society a member on giving one month's notice in writing might withdraw his shares. The rules also provided that they might be altered by a majority of three-fourths of the members.

The plaintiff gave the requisite notice of withdrawal; but after such notice, and before he was repaid, the above rule was altered by giving the directors power to pay off in priority members holding less than 50% in the society.

Held, that although the plaintiff had at the date of his notice of withdrawal under the rule then in force a vested right to be paid the amount due on his shares, he being still a member of the society, was liable to have this right divested by a subsequent alteration in the rule duly made, and that he was therefore bound by the altered rule.

Motion.—The above society was incorporated under the Building Societies Ac. 1874 (37 & 38 Vict c. 42).

In March 1888, the plaintiff became a subscriber or member of the Defendant Society in respect of two shares of 50% each, and by monthly payments between that date and December 1889, he paid in all 100%, being the full value of those shares. The plaintiff also purchased in the same month two other 50% shares in the society. The plaintiff had not charged or encumbered any of the above shares.

By rule five of the society's rules in force when the plaintiff joined the society, any member upon giving one month's notice in writing might withdraw his investments at any monthly meeting.

The plaintiff, being desirous of withdrawing his subscriptions or investments, on the 5th day of January 1891, gave notice in writing under the 5th rule of his wish and intention to do so, but did not receive payment.

In May 1892, after the plaintiff's notice of withdrawal, the society by a majority of three-fourths of its members required for such purpose by the rules, altered the 5th rule by giving the directors power in their discretion to make prior payment to any member having not more than 50% standing to his credit on the books of the society on such terms as might be arranged between the member and the directors should the directors deem the same beneficial to the society.

The plaintiff objecting to be bound by this altered rule, commenced this action to have it declared that the rule was not binding on him and was *ultra vires*, and he now moved for an injunction. It was agreed that the motion should be treated as the trial of the action.

MORTON DANIEL, for the Plaintiff.—A member who has given notice of withdrawal is not bound by rules passed after such notice has been given.

The altered rules might entirely change the contract entered into between the plaintiff and the society. On giving notice of withdrawal, the plaintiff had a vested right to be paid his subscriptions according to the rules then in force. The contract between the plaintiff and the society gave him the right to give notice of withdrawal, and when he had given notice to be paid, nothing that subsequently happened could deprive him of that right. *Auld v. Glasgow Working Men's Building Society* (1).

(He also referred to *Davis v. Second Chatham Permanent Benefit Building Society* (2).)

FARWELL, Q.C., and A. A'B. TERRELL, for the Defendants.—A member of a building society who has given notice of withdrawal but has not received his

his money is still a member of the society and subject to the altered rules. Appendix(D.)
Sibun v. Pearce (1) ; *Walker v. General Mutual Building Society* (2).

An advanced member is bound by an alteration made in the rules of the society after the date of his mortgage. *Rosenberg v. Northumberland Building Society* (3) ; *Wilson v. Miles Platting Building Society* (4). Law Cases.

MORTON DANIEL, in reply.

CHITTY, J.—The question is, whether the plaintiff is bound by the altered rule. He gave notice of withdrawal under the rule as it stood when he became a member ; but after the notice and before payment of the amount due to him the rule was altered, and altered to his detriment. For, without taking away his right of withdrawal, the new rule gives a discretionary power to the directors to make prior payments to any member whose holding is below 50*l.*, the effect of which would be to postpone for a time payment to the plaintiff.

It was part of the plaintiff's contract with the society that the rules might be altered, and the power of altering them was wisely framed, so as to require, not a bare majority, but three-fourths of the members to bring about the alteration.

Now, what is the position of a member of a building society who has given notice of withdrawal ? The question cannot be better answered than in the words of Lord Justice Lindley in *Sibun v. Pearce* (1), where he says (5), "The true mode of describing him is to describe him as a member who has given notice of withdrawal, and is entitled to payment." That definition gets rid of the vague and unsatisfactory terms of quasi-member and quasi-creditor. It has been settled by a series of authorities that a person in such a position is still a member of the society, and it follows that under his contract with a society which has power to alter its rules, he remains subject to the rules when duly altered. In this case it is admitted that the rule was duly altered.

The plaintiff's counsel says rightly that, when the plaintiff gave notice of withdrawal, he had a vested right to be paid according to the then existing rule ; but this does not settle the question, because there existed also against him the power of altering the rule, so that the question assumes this form, that he had a vested right liable to be divested by any later rule duly passed. It may be wondered that the society should have such a power ; but it may be also greatly for the benefit of all concerned to make alterations. And I say also that members place reliance on the sense of justice of the three-fourths majority to effect the alteration.

Cases such as *Rosenberg v. Northumberland Building Society* (6) and *Wilson v. Miles Platting Building Society* (7) do not conclude the present question, as they turned on the effect of a covenant in a mortgage deed binding the mortgagor, not merely by the then existing rules, but by the rules for the time being of the society. But in the two cases of *Davis v. Second Chatham Permanent Benefit Building Society* and *Mackenzie v. Everton and West Derby Permanent Benefit Building Society* (8), the question now under consideration seems to me to have directly arisen. There the question was whether the plaintiff, after a notice of withdrawal, was bound by altered rules, and the Court held that the plaintiff was bound. The judgment of Huddleston, B., contains a passage which seems to me to give the gist of the decision of the Court. He says : "Did she still continue to be a member of the society after the notice of withdrawal ?"—and he answers the question in the affirmative.

Mr. Daniel says that this case only establishes that altered rules are binding when the alteration is of a comparatively slight nature, such as was the rule in question in that case regarding arbitration ; but I find no such proposition in the judgment, nor can I see how, on principle, I can make the distinction contended for. The Court would have in each case to examine the subject to which the alteration applied, and to say whether it was

(1) 44 Ch. D. 354.

(2) 36 Ch. D. 777.

(3) 22 Q. B. D. 373.

(4) *Ibid.* 581, n.

(5) 44 Ch. D. 371.

(6) 22 Q. B. D. 373.

(7) 23 Q. B. D. 381, n.

(8) 61 L. T. (N.S.) 630, 693.

Appendix (D.) was material or trifling, and so binding or not binding. That would be to
 Law Cases. embark on a difficult course, and where would the Court draw the line? Mr. Daniel suggests it should at least be drawn at vested rights; but, as I have already said, the vested rights are subject to the still existing powers of altering the rules. In the cases relating to mortgages, the alteration in the rules was substantial, and, so to speak, of a constitutional character; yet the Court held the new rules binding on the mortgagor although detrimental to him.

I hold, therefore, that the plaintiff is bound by this altered rule, and I accordingly refuse the motion, but without costs.

Solicitors: Cuddon & Co.; Skipper & Tucker.

The London Provident Building Society (in liquidation) v. Morgan and another (1893). 2 Q. B., 266.

Building Society—Winding-up—Outside Creditors of Society—Advanced Members—Obligation to Repay Immediately the Future Instalments of Advance.

The respondents were advanced members of a building society, registered and incorporated under the Building Societies Act, 1874 (37 & 38 Vict. c. 42). By the terms of the deed of mortgage, on the security of which the advance to the respondents was made, the sum advanced, together with the interest thereon, was to be repaid by instalments spread over a period of 21 years. By one of the rules of the society, borrowers were at liberty to redeem their mortgages on giving a certain notice, the amount of redemption money payable in such case being the total amount of the future instalments of principal and interest, less a certain discount on all moneys paid in advance of the due dates. Before the expiration of the 21 years, and while the mortgage remained unredeemed, the society was ordered to be wound up. At the date of the winding-up there were outside creditors of the society.

Held, that the respondents were liable to be placed on the list of contributories, and as such were compellable to pay immediately the future instalments of principal and interest provided by the mortgage deed, less the discount to which they would have been entitled upon a voluntary redemption under the society's rule in that behalf.

Appeal from an order of the City of London Court, ordering the names of the respondents, Elizabeth Morgan and James Morgan, to be removed from the list of contributories of the appellant society.

The society was one registered and incorporated in August 1875, under the Building Societies Act, 1874 (37 & 38 Vict., c. 42). The shares were 10s. each. A resolution for voluntary winding-up was passed on 23rd September 1892. By an order of the City of London Court, made on 10th October 1892, the winding-up was continued, but subject to the supervision of the court. By the same, and by a further order of the Court, William Henry Pannell was appointed liquidator. There were outside creditors of the society. The society consisted, as is usual with such societies, of two classes of members, viz., (1) members who held unadvanced shares, and (2) advanced or borrowing members who had obtained advances on their shares, and given mortgages to the society to secure repayment for such advances in the manner provided by the rules of the society. The respondents, at the date of the liquidation, were holders of 50 advanced shares which had been allotted to them in 1891, and in respect of which they had executed, in favour of the society, a mortgage, dated 22nd August 1891, of certain freehold property at Kentish Town and Holloway. The mortgage deed provided that in consideration of 500l. advanced to the respondents, the respondents would repay the same with interest by equal monthly instalments of 3l. 11s. 8d., compounded of principal and interest, during a period of 21 years. At the date of the winding-up of the society, the instalments of the mortgage debt due up to that date had been paid by the respondents, but the larger portion still remained to be paid to the society *in futuro*. The liquidator placed the respondents in the list of contributories. The respondents applied in the City of London Court to have their

their names expunged from the list, and the judge acceded to the application. The society appealed. Appendix (D.)

The arguments sufficiently appear from the judgment.

Dodd, Q.C., and T. Ribton, for the appellants.

Muir Mackenzie, and Lincoln Reed, for the respondents.

11th July.—The judgment of the court (BRUCE and KENNEDY, J.J.) was delivered by—

KENNEDY, J.—On the hearing of this appeal, it was contended, on the part of the appellant society, that the respondents ought not to be held, as they were held by the learned judge of the City of London Court, to be debtors and not contributories; that they were not merely debtors under the mortgage deed, but liable as members to be called upon to contribute to the payment of the creditors of the society to the extent of the balance remaining unpaid under the mortgage deed; that the effect of the winding-up was to make that balance, calculated under the 43rd rule of the society (1), which provides for the redemption of mortgages presently payable, and that it was just and right that in respect of the liability for the amount of the unpaid balance, the respondents' names should be retained on the list of contributories.

For the respondents, on the other hand, it was contended that the relation of the respondents to the society was that of debtors, under a contract to pay the debt by instalments, in accordance with the terms of the mortgage deed, and not that of members liable to contribute; that their liability was confined to the obligation to pay in the mode and at the times prescribed by the mortgage deed, and could not be altered by the winding-up; that the fact of the existence of outside creditors of a society could not affect the bargain contained in the mortgage deed; and they relied especially upon the judgments in the Scottish Property Investment Company Building Society *v.* Boyd (2); in *re* Middlesbrough, Redcar, and Saltburn Building Society (3); and in *re* Britannia Permanent Benefit Building Society (4).

It is not, I think, necessary in this case to refer in detail to the rules of this particular society. They appear to be in what may be called the ordinary form. There is in Rule 43 the usual provision for the redemption of his security by an advanced member; and I may note, although the consideration does not affect my judgment in this case, that the right to share profits appears, in the case of this society, to be confined to the unadvanced members. It appears to me that the legal position of the respondents as advanced members of this society is this: In the first place, they are not merely debtors to the society. "An advance under the statute, and under these rules," said Lord Watson, in *Brownlie v. Russell* (5), "does not mean a loan by the society upon the security of the shares; it signifies this, that the society pay to the member by anticipation the amount of his shares, upon receiving in return certain considerations which are fixed by the rules." So long as this society was a going concern, the society could claim no more in the shape of payments than the society had stipulated for in the indenture of mortgage made under the rules, and upon completion of the stipulated payments, as and at the times fixed by the mortgage deed, or upon redemption of the mortgage under Rule 43, the respondents were entitled to say that they had discharged all their liabilities as members. Section 14 of the Act of 1874 prescribes that "The liability of any member of any society under this Act . . . in respect of any share upon which an advance has been made shall be limited to the amount payable thereon under

(1) By rule 32, "Borrowers shall be at liberty to redeem their mortgages on giving six months' notice to the board of their intention so to do, or without notice upon payment of 3 per cent. on the amount of the redemption money. The amount of redemption money payable in each case shall be the total amount of the future subscriptions, principal, premiums, and interest, engaged to be paid, together with all arrears, fines, and charges, less a discount to be estimated by the society's actuary, of not less than 3 per cent. per annum on all moneys paid in advance of the dates when they would have become due, under the mortgage contract or the society's rules."

(2) 12 Court Sess. Cas. 4th Series

(Rettie), 127.

(3) 58 L. J. (Ch.) 771.

(4) 65 L. T. 196.

(5) 8 App. Cas. 235, at p. 236.

Appendix (D.) under any mortgage or other security, or under the rules of the society. But a winding-up supervenes. What is the position of the respondents then?
 Law Cases.

It seems to me, looking at section 14 of the Statute, and at the authorities, to be clear, in the first place, that in a case such as this, where there are outside creditors, the liquidator is right in placing the advanced shareholders, who have not redeemed, upon the list of contributories. Their liability under the mortgage, and under the rules, remains in large measure undischarged. They have not redeemed their security. They are entitled to do so still, and if they do so their liability will be extinguished; but until this is done (at all events, while any outside creditors remain unpaid) they are properly included in the list. The decision of Lord Hatherley (then Page Wood, v.c.) in *In re Doncaster Permanent Building Society* (1) appears to me to be a distinct authority in point. It is true that the society in that case was not a society under the Act of 1874, but I do not see that this point affects its applicability. "A call," says Lord Hatherley (at p. 170), "having been now made upon all the members of the society alike, the appellants (advanced shareholders) seek to escape. There is no doubt they were members for the purpose of paying the debts, and therefore it was proper and right that they should be made contributories, and it was upon that ground that they were settled upon the list. But when that has been done, and the question is solely between the members of the society, standing upon the same rights and liabilities, *inter se*, as if there had been no winding-up at all, and when the advanced shareholders have actually advanced their subscriptions to the end of 14 years (which was the limit in that case, as 21 years is here), and thus discharged their liabilities, I feel no difficulty as to the question of fairness as between all the advanced shareholders and the rest, and I must expunge the call so far as it relates to the advanced members."

In the next place, and this is the point which was keenly contested in the course of the argument, I think that it is equally clear that the effect of the winding-up in this case is to compel the respondents to repay presently the amount which is still due upon the advances, so that the sum in respect of which the respondents are liable to contribute is the amount of the instalments of principal and interest provided for by the mortgage deed and still unpaid, regard being had in its calculation to the terms of redemption provided by rule 43. It appears to me that this is the fair result of the two cases in the House of Lords, to which much reference was made; *Brownlie v. Russell* (2), and *Tosh v. North British Building Society* (3).

In the first of those two cases, the society was, as this society was, registered under the Act of 1874. It was being wound up, and the questions, in brief, were: (1) As to the extinction of the advance *pro tanto* by the amount of the instalments paid before the winding-up by the advanced member; and (2) As to his right to redeem. It was held that as to (1) there had been such an extinction, and as to (2) that from and after the date of the winding-up order, he had a right to redeem his security by paying to the liquidators the difference between his advance and his instalments, with interest added thereon, as against excess of interest with which he had been charged, and on payment of such difference, with interest thereon, he was entitled to be relieved of all further liability as a contributory or otherwise. It appears to me that it is impossible to read the judgments in *Brownlie v. Russell* (2), and especially those of Lord Watson and Lord Bramwell, without seeing that in their view, although, as the advanced member sought to redeem, this was not directly a point for decision. The winding-up order operated (in the language of Lord Herschell, in *Tosh v. North British Building Society* (3), to which I will refer presently), as a kind of compulsory withdrawal, and compelled the present discharge of the liability which, under the mortgage deed of the advanced member, would be discharged by instalments. In *Brownlie v. Russell* (4) Lord Bramwell

(1) Law Rep. 3 Eq. 158.
 (2) 8 App. Cas. 235.

(3) 11 App. Cas. 489.
 (4) 8 App. Cas. at p. 259.

Bramwell says: "It seems to me clear that this winding-up, which is really a matter between the members of the society, can make no difference in their substantial rights *inter se*. It may make, and doubtless will make . . . this difference, that that which had to be paid at distant times will have to be presently paid, and that which would have been received at distant times will be presently received if there are assets wherewithal to satisfy it." In the latter case of *Tosh v. North British Building Society* (1) (not a society under the Act of 1874), it was decided in accordance with *Brownlie v. Russell* (2), that the borrowing members are entitled to have their securities discharged in the terms of the rules, and are not bound to remain members and bear a share of the losses incurred by the society. There were no outside creditors. In the course of his judgment, Lord Herschell, who (I may remark) was one of the counsel who argued in *Brownlie v. Russell* (2), says, at page 503, in regard to that decision: "It was held that the winding-up order created a kind of compulsory withdrawal of all the members who, were at that time advanced members of the society, and compelled them to repay the amount which was still due upon their advances, but did not substantially alter their position, or their rights, or render them at all different from what they would have been if they had been withdrawing under the rules." And it is, I think, worth noting with regard to the opposition of the respondents to the operation of the "compulsory withdrawal," that one of the points for appeal in regard to *Finlay*, one of the appellants in the case last cited, was that he was not bound, as he had been held to be by the Court below, to make payment presently, but had the option to pay by instalments; and on appeal, this point having been withdrawn at the bar, Lord Herschell remarks, at page 505, that it was "wisely abandoned."

It is, indeed, as it appears to me, difficult to see how the winding-up could be effected, if the view of the respondents were to prevail, for that view would necessitate the keeping open of the liquidation until the termination of the 21 years' period fixed by the mortgage; in other words until the year 1912. The suggestion made on their behalf that the liquidator might sell the society's right to receive the monthly instalments of 3*l.* 11*s.* 8*d.*, and interest, as provided by the deed, appears to me not to afford a practical solution of the difficulty. It is urged by them, and I do not dispute the possibility, that the view which seems to me to be the true one may inflict a hardship upon the advanced member, by compelling him to raise, by borrowing or otherwise, the amount necessary to discharge the indebtedness, the discharge of which would, but for the winding-up, be spread over a long term of years. I do not suppose that the contingency of a winding-up was present to the respondents' minds when they were led by the statement of advantages set forth in the prospectus to enter into the transaction. They cannot on that account escape from the incidents of membership. A similar kind of hardship, though less in degree perhaps, was involved in the judgment of Kekewich, J., in *In re Cordova Union Gold Co.* (3), which decided, in accordance with the law laid down by Lindley, L.J., in *In re Pyle Works* (4), that the contract for payment by instalments was determined by the winding-up, and that the liquidator was, under the provisions of the Companies Act, 1862, entitled to make an immediate call for the amount remaining unpaid in respect of the shares. When a company or a building society is being wound up, and there are outside creditors to be paid, the liquidator both can and must collect the assets for the purpose of paying them; and as I understand the law in regard to those provisions of the Companies Act, which apply alike to a company registered under those Acts, and to the building society incorporated and registered under the Building Societies Act, 1874, stipulations in the contract between the corporate body and its members regulating the time and mode in which the liabilities of membership are to be discharged, valid and binding though they are during the life of the corporate body, are not permitted to interfere with the work of liquidation, when the corporate body is being wound up, *see per* Lindley, L.J., in *In re Pyle Works*

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(1) 11 App. Cas. 489.
(2) 8 App. Cas. 235.

(3) (1891) 2 Ch. 580.
(4) 44 Ch. D. 534, at p. 583.

Appendix (D.) Works (1), and per Kekewich, J., in *In re Cordova Union Gold Co.* (2).
 Law Cases. I will only add, as an alleviation of the suggested hardship in this case, although it is not necessary for us now to decide the point, that I am disposed to think that the liquidator, before he can enforce against the respondents a claim to payment of the unpaid balance, will have to give them a six months' notice, which, if they had sought to redeem, they would have to give under the 43rd (the redemption) rule of the society.

I do not think that in holding that the respondents' names should be retained upon the list of contributories we are deciding anything contrary to the decisions which I have mentioned as being relied upon by the respondents; viz., *In re Middlesbrough, Redcar, and Suburban Building Society* (3), before Stirling, J.; *In re Britannia Permanent Benefit Building Society* (4), before Kekewich, J., in which that learned judge based his judgment on *Brownlie v. Russell* (5) and the *Middlesbrough Society's* case (3); and the Scotch case of the *Scottish Property Investment Company Building Society v. Boyd* (6). In none of those cases, so far as appears from the reports, were there any outside creditors unpaid. Indeed, in the case before Stirling, J., there were surplus assets in which the counsel for the advanced shareholders expressly waived any right to participate. For the reasons which I have stated I have come to the conclusion that the decision of the learned Judge of the City of London Court was wrong, and that the appellant is entitled to the order asked for by his counsel, namely, that this Court being of opinion that from and after the date of the winding-up order, the respondents as advanced members were liable to pay to the society such sum as would under the rules of the said society, the instalments already paid by them in respect of the said advance being taken into account, entitle them to call for a redemption of their security, and that on payment of such sum the respondents will be free from all liability as contributories or otherwise of the said society or the liquidator thereof, the order of the Court below removing the respondents' names from the list of contributories is to be discharged.

Appeal allowed.

Solicitors for the appellants: Lee & Davis. Solicitors for respondents: Hatchett-Jones & Co.

(High Court of Justice.—Chancery Division.)

Barnard v. Tomson.

NORTH, J., 14th December.

[1893] W. N., 200. For fuller report, see 1 Ch. Div. [1894] 374.

Building Society—Dissolution—Priority of Members.

This action was brought by an unadvanced member of the Tabernacle Benefit Building Society against the trustees of an instrument of dissolution of the society and some other members, to ascertain the rights *inter se* of different classes of members.

The society was established in 1847, and in September 1875 it was registered under the Building Societies Act, 1874. The rules registered in 1876 fixed the amount of each share at 12*l.* The rules provided that any unadvanced member who desired to withdraw from the society should, by giving one month's written notice to the directors at a monthly meeting, be entitled to receive back the net amount of monthly subscriptions paid in, but if more than one member should give notice to withdraw at one time, they should be paid in rotation according to the priority of notice, provided always that the widows and children of deceased members shall have the precedence, but the directors should not be compelled to pay more than one applicant for withdrawal at any one monthly meeting. Early in 1889 the auditors

(1) 44 Ch. D. 534, at p. 583.

(2) (1891) 2 Ch. 580.

(3) 58 L. J. (Ch.) 771.

(4) 65 L. T. 196.

(5) 8 App. Cas. 235.

(6) 12 Court Sess. Cas. 4th Series

(Rettie), 127.

auditors discovered that the society had suffered a serious loss through the defalcations of the secretary. At the annual meeting of the members, on the 16th April, this was made known, and it was resolved to appoint an accountant to go through the books and submit a statement at a subsequent meeting. An accountant was accordingly engaged, and on the 26th July he issued a report to the members with a profit and loss account for the year ending the 28th February 1889, and a balance-sheet at that date, which showed a deficiency of 7,000*l*. He recommended that steps should be taken to reduce the capital of the society, and said there was no reason why the society should not, with judicious and economical management, have a good future before it. At an adjourned meeting, on the 30th July, the accountant's report and balance-sheet were adopted by the shareholders, and it was resolved that it was desirable that the nominal share of 12*l*. should be reduced to 10*l*. in order to meet the losses.

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The rules of the society were altered, and at a special general meeting, on the 12th February 1890, the altered rules were adopted, and the reduction of the shares to 10*l*. was sanctioned. The altered rule as to the withdrawal of shares provided that any member, by giving one month's written notice, should be entitled to withdraw the amount standing to his credit in the books of the society, and that the amount due from the society to each member in respect of any share or shares held by him on the 28th February 1889, should be deemed to be five-sixths of the net amount paid on such share or shares, and no member should be entitled to receive back from the society, should he withdraw his share or shares so held on the 28th February 1889, more than the amount deemed to be due to him. On the 11th November 1892, an instrument of dissolution of the society was executed, pursuant to Section 32 of the Building Societies Act, 1874, and it was registered on the 16th November. Some of the members of whom the plaintiff was one, had not given notice of withdrawal; some had given notice before the losses had become known; some had given notice after the losses had become known, but before the reduction of the shares; others had given notice after the reduction had been sanctioned. One member had not assented to the reduction.

S. Hall, q.c., and Ashton Cross, for the plaintiff.

Sir A. T. Watson, q.c., and Beddall, for the trustees of the instrument of dissolution.

Everitt, q.c., and Boome, Oswald Norman, J. Ritchie Macoun, and Swinfen Eady, q.c., and Peterson, for the different classes of members.

NORTH, J., held that the members were bound by the rules from time to time made, and therefore by the reduction of the shares, and that the rule as to priority of payment applied to all the members who had given a month's notice of withdrawal which had matured before the date of the instrument of dissolution.

Solicitors: Alfred Hammond, J. R. Pakeman, W. M. Willcocks, J. B. Edwards, Hatchett-Jones & Co.

[Extracted from The "Law Times" Reports, Vol. LXIX., N. S., p. 718.]

(Queen's Bench Division.)

Monday, 7th August 1893.—(Before CAVE and WRIGHT, JJ.)

Reg. v. Brabrook.

Building societies—Alteration of rules—Registration of—Rule having retrospective operation—Rule containing provisions as to rights of withdrawing members in case of dissolution—Right of Registrar to refuse to register such alterations—Building Societies Act 1874 (37 & 38 Vict. c. 42), ss. 14, 18, 32.

A building society by resolution duly made an alteration in one of their rules giving members the power to withdraw any shares held by them subject to certain regulations which were made to apply to all withdrawals of which notice had been given before the date of the resolution, and one of the regulations provided that in case the society should be dissolved,

38.

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Law Cases.

dissolved, withdrawing members, whose withdrawal notices had then expired, should lose their priorities and be paid *pari passu* with the other members. The Registrar of Building Societies having refused to register this alteration of rules on the grounds that they were retrospective in their operation, and that they purported to prescribe the matters which, by section 32 of the Building Societies Act, 1874, are directed to be provided in an instrument of dissolution:

Held, that mere retrospectiveness is not of itself a sufficient reason to entitle the Registrar to refuse to register, and that he was bound to register the alteration, his duty being confined to considering whether the rules were bad or not for non-conformity with the terms of the Act.

Rule calling on the Registrar of Building Societies in England, to show cause why a writ of *mandamus* should not issue directed to him commanding him to register the alteration of rules made by the Tunbridge Wells Benefit Building Society on the 25th May 1893.

Sutton, on behalf of the Central Office, showed cause.

Upjohn, in support of the rule, was not heard.

CAVE, J.—I think that this rule must be made absolute. As was said in the judgment of Lord Macnaghten in *Auld v. Glasgow Working Men's Building Society* (56 L. T. Rep. N.S. 776 ; 12 App. Cas. 197) these societies are intended to be ruled partly by the Act passed for that purpose, and partly by the rules of the members themselves. And the rules which are entered into originally and on the faith of which persons become members, may notwithstanding be altered, provided they are altered by the requisite majority of the members. Persons know perfectly well, or ought to know, and must be taken to know, what the statutory provisions are, and when they join these societies they must be taken to know that they have joined them subject to the possibility of the rules being altered, the provision being made that there must be a certain majority in order to ensure that there shall be an exercise of the discretion not merely of the bare majority, but of so considerable a majority as to render it probable that all proper considerations of fairness and justice will be dealt with. Now in this particular case there is very great difficulty in ascertaining when a member ceases to be a member. He ceases to be a member undoubtedly, when he has, in pursuance of the society's rules, withdrawn from the society and been paid, and, of course, according to the rules of each individual society, the exact time of his ceasing to be a member may be altered. He may by the rules cease to be a member, although it is very unlikely that it should be so, upon his merely giving notice to withdraw. He may, by the rules, cease to be a member when the time for the notice of the withdrawal has expired ; or he may, by the rules, cease to be a member when not only the notice has expired, but when he has been actually paid all that he is entitled to receive from the society. As far as I can judge, the latter seems to be the proposition which is correct with regard to this society, for I find no provision at all that a member is to cease to be a member upon the expiration of the notice ; and inasmuch as the funds out of which he is to have payment are necessarily dealt with by the members of the society, and may be dealt with in such a way as to further or lessen the chance of his being paid, or to diminish or increase the length of the time which would elapse before he was paid, one would think it not unnatural that he should be a member and have his say and his vote upon matters of that kind which concern him so nearly. If it could be shown that these rules affected any person who had ceased to be a members of the society, I should require further time to consider whether it would be the duty of the Registrar to certify them, but, so far as I can see, they do not affect anybody who is not a member of the society ; and, inasmuch as members of the society have joined upon the rules and upon the agreement that a specified majority shall have power to alter those rules, I think that, so long as they are members of the society, they must be held to be bound by those rules ; and consequently, that a rule passed by the requisite majority, which does alter the position of certain classes of the members, is not, on that ground alone,
a bad

bad rule, or one which ought not to be registered. The Registrar is entitled to refuse to register where it can be shown that the rules are not in conformity with the Act. I see nothing, however, in this rule which is not in conformity with the Act. They may not be the original rules passed when the society was formed, but it seems to me there is no doubt at all that they are a great improvement upon Rule 11, which was passed at that time, and if they are an improvement upon that rule, and carry out more perfectly, as far as we can gather, what the intention of the Act was, and if they are within the powers of the society as defined by the statute, there would seem to be no reason why the Registrar should refuse to register them as proper alterations of the rules.

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WRIGHT, J.—I am of the same opinion. In my judgment, the Registrar has no business at all to consider any question except whether the rules are bad or not for non-conformity with the terms of the Act itself. They would be bad, for instance, if they violated sect. 23 of the Act, which requires the officers to give security, or sect. 24, which makes it obligatory upon the officers to account, or if in any other way the rules should fail to provide for that which the Act requires to be provided for, or where they attempt to dispense with any of the provisions of the Act. That is all that he can do. Now, it may be that the rules, whether registered or not, and although they have been passed by a three-fourths majority, may be void for the reason that a court might see its way to restrain the society from acting on them. For instance, if three-fourths of the members were to vote that all the shares of the remaining fourth were to be forfeited without cause, of course a court would say that such a rule as that could not have been passed in good faith, and would restrain the society from acting upon it, and in such a case if the Registrar were to refuse, as he probably would refuse to register such a rule, although he would be technically going beyond his powers, still no court would blame him or would make any rule against him absolute for failing to register.

Rule absolute, but without costs.

Solicitor for the Registrar, The Solicitor to the Treasury.

Solicitors for the Building Society, Sole, Turner, and Co., for W. C. Cripps and Son, Tunbridge Wells.

Appendix (E.)

Friendly
Societies in the
Colonies.

APPENDIX (E.)

FRIENDLY SOCIETIES IN THE COLONIES.

DOMINION OF CANADA.

Province of Ontario.

THE Report of Mr. J. Howard Hunter, the Inspector of Insurance and Registrar of Friendly Societies, contains particulars relating to 62 societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered the 20th December 1893. No general summary of their annual statements is given, and the manner in which the accounts are rendered makes it difficult to compile one.

Appended to the Report are two elaborate "judgments" of the Registrar, one revoking and cancelling the registry of the Dominion Provident Benevolent and Endowment Association upon the ground that it was upon the verge of insolvency; the other refusing registry to the Provincial Council of the Order of Chosen Friends, as not having been in actual and active operation on 31st December 1892.

AUSTRALIAN COLONIES.

Victoria.

From the Report of Mr. John Burslem Gregory, the Registrar of Friendly Societies for the Colony of Victoria, for the year 1892, it appears that no new friendly society was registered, but the existing societies registered 41 new branches, and three Building Societies, four Provident Societies, and two Trade Unions were registered; total 50. Notices of the commencement of dissolution or winding-up of four Building Societies were received. In a case of *Browne v. the Royal Permanent Building Society* (18 V.L.R. 397) it was held that an instrument of dissolution did not bind a creditor, or entitle the society to a stay of execution. Two Trade Unions withdrew from registry and two Friendly Societies were dissolved.

The following is an abstract taken from the Victorian Year-book, 1892 of the particulars furnished respecting Victorian Friendly Societies for 1878, 1888, 1890, and 1891.

TABLE XXIII.

Appendix (E.)

Friendly
Societies in the
Colonies.

	1878.	1888.	1890.	1891.
Number of societies - - -	34	32	32	32
" of branches - - -	756	930	1,003	1,048
Average number of members -	45,552	75,586	86,450	89,269
Number of members sick - -	8,207	11,227	14,806	17,693
Weeks for which aliment was allowed.	55,289	89,602	115,906	128,431
Deaths of members - - -	467	790	925	1,001
" of registered wives - -	291	383	434	454
Income of sick and funeral fund -	£78,863	£149,833	£172,434	£177,383
" of incidental fund - -	£83,016	£132,090	£147,729	£160,208
Total income - - -	£161,879	£281,923	£320,163	£337,591
Expenditure of sick and funeral fund.	£59,325	£96,027	£121,068	£126,583
Expenditure of incidental fund -	£80,725	£131,715	£147,639	£160,753
Total expenditure - -	£140,050	£227,742	£268,707	£287,336
Amount to credit of sick and funeral fund.	£372,598	£727,918	£839,494	£890,294
Amount to credit of incidental fund.	£16,310	£40,329	£40,575	£40,030
Amount invested—Sick and funeral fund.	—	£675,220	£787,775	£843,649
Amount invested — Incidental fund.	—	£29,662	£30,647	£31,281
Total invested - - -	£348,703	£704,882	£818,422	£874,930

"From the figures in this table it may be ascertained that, whilst during the 13 years ended with 1891 the number of members increased by 96 per cent., and the total annual expenditure by 105 per cent., the total annual income of the sick and funeral fund increased by as much as 125 per cent.; also that no less a sum than 517,696*l.* was added to the sick and funeral fund in the same period, or an increase of 139 per cent. on the amount (372,598*l.*) standing to its credit at the end of 1878.

"In proportion to the number of effective members of friendly societies, the amount of sickness experienced in 1891 was somewhat above the average. The days per effective member for which aliment was allowed numbered 10·5 in that year, as compared with 9·9 in 1890, and an average of 9·1 during the nine years ended with 1891. The death rate in 1891 was also above the average, the deaths per 1,000 members having numbered 11·21 in 1891, as compared with 10·70 in 1890, and 10·86 on an average during the 10 years ended with 1891.

"Friendly societies are regulated under the Friendly Societies Act, 1890 (54 Vict. No. 1,094), as amended by the Act of 1891 (55 Vict. No. 1,232) which, amongst other provisions, prescribes that each society shall furnish returns annually to the Government Statist, and once in every five years shall cause its assets and liabilities to be valued to the satisfaction of the same officer. As in the event of the valuations being made outside the department of the Government Statist which was originally contemplated under the Statute, it would probably have been necessary to reject some of them, which would have occasioned delay and caused trouble and expense to the societies, a qualified actuary was, some years since, appointed to that Department, and the valuations are effected by him. The fees for valuation have purposely been fixed low, and average no more than 3*d.* per member, the result being that, although it is competent for the societies to employ outside valuers if they desire it, as a

Appendix (E.) matter of fact, they very rarely do so, and all the valuations are now made by the departmental actuary."

Friendly Societies in the Colonies. The author of the Victorian Year-book, Mr. H. H. Hayter, C.M.G., in his capacity of Government Statist, publishes an Annual Report on Friendly Societies. The Fourteenth Report for the year 1891 contains details of the annual returns and valuations received. An Appendix to the Report contains the first instalment of an investigation by Mr. Evan F. Owen, the actuary to the Department into the mortality and sickness experience of the societies during the ten years 1881-1890. This instalment relates to the experience of lodges of the Manchester Unity of Oddfellows only, and is based upon 170,613 years of life as far as regards mortality, and 157,171 as far as regards sickness. No brief abstract of this very able paper could do justice to it, but it may be interesting to note that the net result is that the experience of mortality in the Manchester Unity lodges in Victoria as compared with that of the Manchester Unity lodges in England, given in the late Mr. Ratcliffe's tables for 1866-70, is as 100 to 110, and the experience of sickness as 100 to 86½; in other words, that mortality is 10 per cent. less and sickness 13½ per cent. more in Victoria than in England.

Queensland.

The Seventh Report of the Registrar of Friendly Societies and Building Societies (Mr. W. T. Blakeney), is for the year ending 31st December 1892; 234 out of the 239 societies and branches on the register at the end of the previous year made returns during the year 1892 for 1891, four of the five which made no returns not having been registered for a complete year and the remaining one being in process of dissolution. The totals of the returns are as follows:—

TABLE XXVIII.

		1891.	1892.
Members on 1st January:			
Financial	- - - - -	14,874	14,641
Out of compliance	- - - - -	1,507	1,717
TOTAL	- - -	16,381	16,358

		£.	£.
Funds on 1st January 1891	-	114,841	Benefits paid - - - - 34,231
Received from members	-	52,690	Management - - - - 13,090
Received for interest	-	4,727	Funds on 31st December - 124,937
		£. 172,258	£. 172,258

These figures show an actual decrease in the number of members, and a reduced rate of increase in funds. The capital per member has increased from 7*l.* 14*s.* 2*d.* to 8*l.* 10*s.* 8*d.*, 1,809 seceders having left their shares in the accumulated fund behind them. The average rate of interest earned was 3·9 per cent. Of the total capital, 42,731*l.* is invested on property.

A valuation had been made of all the societies as at 31st December 1891, the results of which are given by Mr. Blakeney, in comparison with those of the valuation of 1886. The number of members had increased from 10,453 to 14,580.

TABLE XXIX.

Appendix (E.)

	1886.	1891.		1886.	1891.	Friendly Societies in the Colonies.
	£.	£.		£.	£.	
Value of Benefits -	328,949	483,750	Value of Contributions.	173,879	258,723	
			Capital of Benefit Fund.	55,790	112,159	
			Deficiency - -	99,280	112,868	
TOTAL - - £.	328,949	483,750	TOTAL - - £.	328,949	483,750	

The proportion of assets to every 1*l.* of liability increased from 14*s.* to 15*s.* 4*d.*

Two co-operative societies were registered in Queensland, making the number of such societies 10.

Six building societies continue in existence under the Friendly Societies Act of 1876 : four of earlier date, and eight new societies have been registered under the Building Societies Act of 1886. One of these is a "Bowkett Society."

New Zealand.

From the Sixteenth Annual Report of Mr. Edmund Mason, Registrar of Friendly Societies and Trade Unions, it appears that in the year 1892, 14 new societies or branches were registered, and the registry of four, which had ceased to exist, was cancelled.

The number of societies and branches whose returns for the year 1891 were tabulated was 396.

The number of members of these at the end of the year was 27,372.

The following balance-sheet gives their total funds as at 31st December 1891 :—

<i>Funds.</i>	£.	<i>Assets.</i>	£.
Sick and Funeral Funds -	425,070	Investments at interest -	329,359
Medical and Management Funds,		Value of land and buildings -	116,423
goods, &c. - - -	51,063	Cash not bearing interest -	18,878
		Value of goods - - -	10,163
		Other assets - - -	1,310
	£. 476,133		£. 476,133

The average rate of interest realised upon the investments was 4½ per cent.

"The Registrar of Friendly Societies in New South Wales has recently announced that in future he will enforce that section of the Friendly Societies Act under which an actuary's certificate as to the adequacy of the rates of contribution must accompany application for registration. Under the New Zealand Act the Registrar (except as to annuities certain) has now no such power of refusal of registration, the law on this point in respect of assurances for sickness and death benefits having been reversed in 1877, when the English Act of 1875 was taken as a model. There are some leading members of friendly societies in New Zealand who are dissatisfied with the law as it stands, contending that the State should assume herein a certain control. On the other hand, legislation which demands the adoption of a minimum scale of premiums and benefits as a condition precedent to registration is regarded by many as interfering unduly with individual liberty. Probably few societies in New Zealand would have been registered if the restrictive provision of the Act of 1867 had remained in force and been carried out."

Appendix (E.) "The report and balance-sheet of the New Zealand Friendly Societies' Mutual Fidelity Guarantee Association for 1892 affords evidence of the fact that breaches of trust are few and far between. On the strength of the conviction that a very small percentage would cover leakage by fraud, the promoters of the society were encouraged to establish a mutual guarantee fund; and the result has fully justified their expectation. Only a small annual premium has been charged, yet the receipts have year by year exceeded expenditure, and already the accumulation considered sufficient as a reserve has been very nearly reached. It is hoped that very soon a levy to cover expenses of management and actual loss will suffice to maintain the efficiency of the society. By means of this association and of the New Zealand Foresters' Guarantee Association, which also is prospering, the burden of personal security is removed from the officer and his bondsmen, and the society is more effectively protected."

Friendly Societies in the Colonies.

Three trade unions were registered in 1892, and the total number of trade unions registered is 36.

TABLE XXX.
GENERAL SUMMARY for the AUSTRALIAN COLONIES.

	Societies.	Branches.	Members.	Capital.	Capital per Member.
				£.	£. s. d.
Victoria - (1891)	32	1,048	90,403	961,932	10 12 10
New South Wales "	11	702	61,555	436,227	7 1 9
South Australia "	10	444	38,763	417,441	10 15 5
Western Australia "	6	21	968	12,555	12 19 5
Queensland - "	15	224	16,358	124,937	8 10 8
New Zealand - "	31	365	27,372	476,133	17 7 10
Tasmania - (1890)	15	94	9,466	65,158	6 17 8
TOTAL - - -	120	2,898	244,885	2,494,883	10 3 8

APPENDIX (F.)

Appendix (F.)

FRIENDLY and other SOCIETIES in FOREIGN COUNTRIES.

Foreign
Countries.*Friendly Societies in France.*

From the Report of M. Charles Dupuy, Minister of the Interior, to the President of the French Republic, on the operations of Friendly Societies in France during the year 1891, presented on 1st November 1893, it appears that the number of societies approved or recognised as establishments of public utility had increased during the year by 189. The number of honorary members had increased by 5,146, and that participating members by 18,261. The receipts for the year increased by 28,561*l.* (the increase in 1890 was only 16,907). The disbursements diminished by 17,382*l.*, an improvement which is attributed to the cessation of the epidemic of influenza. The reserve fund increased by 132,333*l.*, and the pension fund by 214,192*l.* The number of pensioners increased by 2,120, the average amount of each pension being under 3*l.* The total assets increased by 346,526*l.*

The authorised societies increased in number by 81. The honorary members increased by 105, the participating members by 12,407, the receipts by 26,477*l.*, the disbursements diminished by 508*l.* The funds increased by 58,096*l.*

Taking both classes of societies together, there were on 31st December 1891, 9,414 societies, with 1,472,285 members, and 7,343,518*l.* funds.

The number of members sick diminished by 26,277. A curious circumstance, which M. Dupuy attributes to the greater supervision possible over sick claims in the country than in Paris, is that while the allowance for members sick is 1*l.* 12*s.* 9*d.*, on the general average in the Department of the Seine it rises to 2*l.* 4*s.* Both in the country and in Paris, however, there has been a great diminution during the last 10 years.

The question of medical fees is in France as in England a vexed one, the medical men being dissatisfied with their remuneration.

A society called La Mutualité Maternelle has been established among Paris workwomen in lace, embroidery, and similar trades for making an allowance on the birth of a child to enable the mother to avoid returning to work too soon. It is said that while the death rate of children under one year in the like circumstances is as high as 35 per cent., it has fallen among the families belonging to this society, which has 988 participating members, to 8½ per cent. The society has also 2,200 honorary members, and has in connection with it a free dispensary.

The rate of interest upon deposits with the Caisse des Dépôts et Consignations having been reduced from 4 to 3½ per cent., the societies have had difficulty in meeting their obligations to the members entitled to pensions; to meet this Parliament has ordered two supplementary credits of 16,000*l.* each for the years 1893 and 1894.

The State subventions granted to 1,561 of the approved societies amounted to 36,000*l.*

From an article by M.M. Vannacque and Hercouet, in the *Dictionnaire des Finances*, referred to in the Journal of the Statistical Society of Paris for February 1894, it appears that a Bill for the amendment of the law has been under discussion in the French Legislature since 1881, and has at last been voted by the Senate, and was adopted unanimously by a Committee of the Chamber of Deputies, of which M. Audiffred was the reporter on 23rd March 1893. It retains the existing division of societies into three classes established in 1852, but adopts the name of "free societies" for the class hitherto called "authorised." To these it gives the following additional advantages: (1) the right to sue and be sued in the name of the president or other representatives; (2) the benefit of judiciary assistance if required; (3) the power to take land on lease, and to receive under certain conditions gifts and legacies of personal estate; (4) the power to acquire a building for meetings. They are not to be allowed to deposit on special terms with the

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Caisse des Dépôts, or to buy premises, or to share in any State subventions, but may contract for collective assurances against death and accidents with the national funds. "Approved" societies are also to acquire the additional privilege of civil personality, and of the right under certain conditions to receive gifts and legacies of real estate. On the other hand, the framers of the Bill desire to limit the risk which the State incurs by agreeing to pay a fixed rate of $4\frac{1}{2}$ per cent. interest on the deposits of friendly societies, and to regulate in other respects their financial condition. Societies are therefore to be encouraged to buy Government Stock and other guaranteed securities instead of making mere deposits at interest. They may, however, deposit their securities at the Caisse des Consignations, which will collect the interest for them. The rate of interest allowed by the Caisse des Dépôts is not to be fixed, but is to be the same as that allowed to Savings Banks under the law of 27th December 1892. A portion of the annual Budget vote is to be applied to assist societies unable to fulfil their engagements through excessive sickness. A council is proposed to be established, which will prepare tables of mortality and sickness, and provide instructions for their use by societies. Other proposals bearing on the future organisation of friendly societies are, it appears, likely to be made during the discussion of this measure.

Friendly Societies in Belgium.

A Report on the operations of Friendly Societies during the years 1888, 1889, and 1890 has been presented to the Minister of Agriculture, Industry, and Public Works by the Permanent Friendly Societies Commission, of which Baron T'Kint de Roodenbeke, President of the Senate, is president. The number of "recognised" societies had increased from 250 in 1877 to 380 in 1890, and by the 31st December 1892, had still further increased to 507. The Commissioners report that the endeavours to promote the affiliation of members of friendly societies to the Pension Fund under State guarantee have begun to give serious results. The Government has taken an excellent measure to encourage that affiliation by awarding a sum of 800*l.* for prizes to recognised friendly societies which have induced their members to become so affiliated. They strongly advocate the admission of women and children to friendly societies. A provision of sick-pay for women is rendered all the more necessary by a law passed on 13th December 1889, which forbids women employed in mines or other industrial establishments to resume work for four weeks after delivery. Several friendly societies have undertaken to keep registers of situations for members out of employment.

Besides the "recognised" societies, 105 unrecognised societies have voluntarily furnished returns, making 485 societies altogether. These had 86,142 benefit members. The proportion of members to population rose in the three years from 10 to 14 per cent.; 369 recognised societies had 7,256 honorary members, subscribing 2,170*l.* per annum; and 52,061 male and 2,286 female benefit members, contributing 24,029*l.* The number of female members had multiplied threefold in five years. The excess of receipts over expenditure for the year 1890 was 3,444*l.*, and the accumulated capital at the end of the year 80,731*l.* The sick-pay amounted to 18,649*l.*; remuneration of medical officers, 2,934*l.*; medicines, 3,042*l.*; funeral allowances, 996*l.* Number of members sick, 14,879, or 27 per cent.; days' sickness, 296,501, or 20 days for each member sick, and $5\frac{1}{2}$ days for each member; average sick-pay, 1*s.* 3*d.* per day.

Societies for the purchase of winter provisions had 1,504 contributing members and applied 1,922*l.*

The unrecognised societies making returns (under 25 per cent. of the whole number of unrecognised societies) had 2,281 honorary members, subscribing 703*l.* per annum; and 24,082 male and 1,358 female benefit members, contributing 13,176*l.* The excess of receipts over expenditure was 1,513*l.*, and the accumulated capital, 29,818*l.* The sick-pay amounted to 16,583*l.*; remuneration of medical officers, 1,909*l.*; medicines, 2,510*l.*; funeral allowances, 426*l.* Number of members sick, 9,019, or 35 per cent.; days' sickness, 155,377, or 17 days for each member sick, and 6 days for each member; average sick-pay, 1*s.* 2*d.* per day.

From

The Savings Funds in Belgium.

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From the Annual Report for 1892 of the General Savings Assurance and Pension Funds, instituted by the laws of 16th March 1865, and 9th August 1889, under State guarantee, it appears that the deposits increased in the year 1891 from 13,016,616*l.* to 14,052,334*l.* The reserve fund of the Savings Bank amounted on 31st December 1892, to 355,654*l.* By the law of 1889, the Savings Bank is authorised to employ a part of its funds in loans towards the purchase or construction of workmen's dwellings; and by a law of 30th July 1892, it is further authorised to grant loans on advantageous conditions to credit societies. The amount applied in loans under these laws at 2½ per cent. interest is 79,307*l.*; at 3 per cent., 15,476*l.* In the year 1892, the number of deposit accounts increased from 800,074 to 869,947. The depositors for the whole kingdom were 14 per cent. of the inhabitants, rising from 8½ per cent. in Limbourg to 18½ per cent. in Hainault.

The Assurance Fund commenced operations on 1st September 1891; by 31st December 1892, it had effected 521 contracts for the assurance of 55,082*l.*

The investments in the Pension Fund numbered,—

TABLE XXXI.

In 1888	-	-	-	-	-	-	4,887
1889	-	-	-	-	-	-	6,832
1890	-	-	-	-	-	-	18,567
1891	-	-	-	-	-	-	30,970
1892	-	-	-	-	-	-	45,336

The amount invested was 63,213*l.*

STATE INSURANCE IN SWITZERLAND.

EXTRACTS from Letters addressed by Dr. J. U. Kursteiner, of Gais, to the Chief Registrar.

22nd May 1893.—“I hope soon to be enabled to forward to you copies of the Federal Bills relating to accident and sickness insurance. In the meanwhile, extracts of papers are herewith enclosed, from which you may perceive at a glance the general purport of the latter scheme, drawn up by M. Forrer, together with a financial statement by Dr. Moser, of the Federal Department of Industry. Both Bills have now been laid before a commission of experts, previous to their introduction into the Federal Chambers. Discussion has already begun in the said commission concerning the sickness insurance scheme, which will have to be modified accordingly. As you will be aware, all persons above the age of 14, in continuous employment (at least for one week), and up to a fixed maximum of wages, are to be compulsorily insured. The maximum limit of yearly wages, originally put at 5,000 francs, has been since lowered to 3,000 francs. The ‘Gemeindekrankenkasse,’ which is to be the unit for all those that are neither insured in any special ‘Betriebskrankenkasse,’ nor belong to any voluntary sick club conforming to the requirements of the statute, will be put upon quite another basis. Instead of a single parish there will be constituted a district of at least 10,000 population, which shall be the unit of sickness insurance, under the name of ‘Bezirkskrankenkasse.’ Furthermore, medical treatment is to be provided for, together with sick-money (two-thirds of the amount of wages) in case of incapacitation. This part of the scheme is of particular importance to the medical profession, which holds in abhorrence the actual mode of competition prevailing among the so-called ‘Kassenaerzte’ under the new system in Germany. In order to obviate the objections raised from that side, it has already been decided to charge separately each case of medical attendance, and to give the insured free option among the practitioners (legally qualified) in any place. The Bill must now be altered in these different directions, whereupon a second reading will take place in the commission, probably at the beginning of

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July. It is intended to get it enacted, if possible, so as to be set in force for all purposes about the beginning of 1895."

6th June 1893.—"One of the enclosed papers gives a short summary of the views of M. Forrer, developed by himself at a recent meeting of the cantonal society 'd'Utilité Publique' at Zurich, when he was confronted by M. Greulich, a leader of the Labour party. The latter, as you are aware from his publications, really demands nothing less than medical treatment at the cost of the State, the expenses to be drawn from the monopoly of tobacco. In such a favourable contingency insurance for sick-pay would rest exclusively with the insured themselves, instead of one-half by the employer, as is being actually contemplated. The other paper relates to the resolutions put before the Swiss Medical Association in their meeting, held at Berne on the 27th ultimo, by Dr. Sonderegger. You will perceive at a glance that the same opinions you expressed as to the maximum limit of compulsory insurance, and the kind of remuneration of medical men by the 'Kassen,' are equally shared by the profession. The commission of experts, of which M. Widmer and Dr. Sonderegger decidedly are not the least important members, is only to reassemble about the beginning of next month, when the remaining clauses of the Sickness Insurance Bill, and the whole of the accident insurance scheme, will have to be dealt with."

24th June 1893.—"I beg leave to forward to you a copy of a short account of Friendly Societies in England, abstracted by me from the successive reports of your office. Of course the article bears merely upon some topics more or less illustrative of the prevailing system. It does not pretend further than to offer an aspect of the question of State insurance somewhat distinct from German views."

7th July 1893.—"There are presently different movements at work, more or less combining to prevent an early settlement of the much-vexed State insurance problem. Existing voluntary associations, especially in the French cantons, are asserting their time-honoured position by inaugurating something like a defence union against the introduction of the proposed federal measures. Likewise in those primitive Catholic cantons, where a lack was felt in regard to such organisations, voluntary clubs are being set on foot. All this would, of course, tend to combat an over-centralising scheme of State interference. On the other hand, a self-styled Labour party, largely imbued with Socialistic ideas, is rather hot in opposition to the relatively moderate project of M. Forrer. What they ask for is nothing less than gratuitous medical relief by the State, the means to be provided out of the proceeds of the monopoly of tobacco, which besides would have to be created by a revision of the federal constitution. By way of compensation, they give it as their intention to bear, without any assistance on the part of employers, the whole amount of contributions necessary to get their sick-money. M. Forrer, you know, proposes to divide the premiums for his sickness insurance scheme half-part between employer and employed. The ostensible reason of the divergency, however, is the declared wish of the Labour party leaders to get exclusively into their hands the future administration of the insurance scheme. At the same time the fore-named party aims at a distinct organisation on the basis of trade branches, in preference to the more general district associations. The whole programme of the latter party is to be submitted for final sanction at a representative meeting to be shortly held at Neuchâtel. In the meanwhile the Federal Commission of experts will again meet at Berne, when the arduous task imposed upon them, to re-unite all these dissenting views, is expected to be brought to a speedy and lucky end."

13th July 1893.—"The accompanying papers are, first, a report, contained in the 'Correspondenzblatt für Schweizer Aerzte,' of the proceedings of the Swiss Medical Association at Berne, on the 27th May, relative to the proposed State insurance schemes; and, secondly, a review of the pending question in the 'Landbote' of Winterthur, a leading journal of the Radical party. From the latter you will perceive that it is again being contemplated in some quarters to make insurance compulsory on the whole population."

20th July 1893.—"I beg to submit for your consideration an official report of a representative meeting of employers, in their capacity as delegates of the Swiss Commercial and Industrial Association, convened at Zurich,

Zurich, on the 14th and 15th ultimo, in order to prepare for action with regard to the proposed insurance system. The Bills known under the name of M. Forrer, though accepted in principle, would have to be modified in some respects, especially as regards the financial basis of the insurance against accidents, if it were deemed desirable at all to meet with the support of this influential body. On the other hand, it has been decided at the annual meeting of the 'Grütli Union,' a political organisation of workmen, held at Neuchâtel on the 16th ultimo, to convene a general meeting of the Labour party, in opposition to the proposed scheme of M. Forrer."

26th July 1893.—"An important discussion has just taken place in the Great Council of Zurich, on the question of poor relief, of which I shall try to give you a short summary. Except Berne, all the German cantons adhere still more or less strictly to the 'Droit d'Origine' or 'Heimat-prinzip,' as we term it, and it is only the old or German part of Berne, where, in 1856, a radical change has been effectuated, by the introduction of the 'Wohnsitzunterstützung,' or assistance at the cost of the place of settlement. In fact, the latter system tended more and more to impair the free right of settlement, and accordingly another fundamental change is about to be made in the administration of poor relief in the canton of Berne. Uniformity between both parts of the canton as regards the leading principle, and extension of assistance by the State, instead of, as heretofore, by the communes, are now being primarily advocated. In the remaining cantons, however, relief continues to be granted in accordance with the former principle of origin, by the communes, mostly assisted by subvention from the State. But, as everywhere else, a process of depopulation of rural districts is continually going on, whereby they are comparatively losing in the amount of rates levied, yet have to tax themselves more severely for the maintenance of their indigent people settled in towns. It was this inadequacy of means that for a particular reason came up for discussion quite recently in the Great Council of Zurich. Allusion was then made to the federal insurance scheme as tending to alleviate the existing drawbacks in the administration of poor relief. M. Forrer, a member of the Great Council, the highly esteemed author of those Bills, thereupon rose to protest against the mode of action entered into by the Socialist leaders of the Labour party, and gave it as his opinion that a postponement for 10 years of the State insurance question would be preferable to the imbroglia actually prevailing in this regard. It was then decided, on his own motion, not to await the further development of the insurance question, but to take into consideration the proposed amendment to the cantonal system of poor relief."

30th September 1893.—"In the course of the last few days public attention was again being directed towards the impending solution of the proposed State insurance scheme. At a meeting of the Swiss Brewers' Association, at Basle, M. Forrer availed himself of the occasion to explain anew the main provisions embodied in the bills on sickness and accident insurance. As you know already, insurance is to be made compulsory on the whole class of wage-earners below a fixed amount of yearly income, besides those persons who are not in continual employment such as journeymen, sempstresses, &c., and those who are earning wages at home. It is being computed that a fourth part of the entire population, or about 800,000 persons, will thus be included. The business of sickness insurance will be organised according to the territorial principle so as to combine different trades in the same locality. The benefits to be provided for are: Free medical treatment for a whole consecutive year, and a certain amount of sick money, varying with the amount of wages, in accordance with the height of premiums charged. The contributions will be divided at a fixed ratio between employers and employed; the former will have a certain share in the administration; an ensuing deficit must be borne eventually by the political body of the territorial circle. As to the accident insurance scheme, the administration of it will be unified for the whole extent of the country. The first six weeks are always to be charged on the sickness insurance local funds, so as to check imposition, and reduce the costs, to be borne by the employers. At the same time a representative meeting of employers of the Swiss Trade Association, held at Zurich, voted its hearty

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concurrence with the scheme proposed by M. Forrer, subject to the following conditions :—1. All those persons, not employed by some distinct employer, with a less yearly income than 3,000 francs, to be compulsorily insured ; but double insurance to be excluded. 2. The contribution of employers in the sickness insurance to be reduced to only one-fourth part of premiums ; their participation in the administration and supervision to be safeguarded. 3. If the employer is to be charged with a contribution towards sickness insurance, he ought not to be charged more than a moiety of the premiums on account of accident insurance. 4. Incapacitation due to accidents to be defrayed for six weeks out of the sick clubs. 5. Employers must be allowed to participate more widely in the whole organisation and management. This ought to be facilitated by the formation of distinct trade associations, who are to have the local management, to give judgment in case of litigation, and to decide upon the taxation of different trades according to their risks involved. Contrary, however, to the mode of administration of the German trade associations, the accident insurance is to be uniformly combined throughout."

21st October 1893.—"The commission of experts have now terminated their arduous task in their adjourned sitting during the first two weeks of October. With regard to their decisions, to be laid before the Federal Department of Trade and Industry, which afterwards is to report finally to the Federal Council, I propose to deal, at a somewhat later stage, more in detail, when I hope to be able to forward to you at the same time printed copies of the draft Bills. Meanwhile matters are rapidly drawing towards a crisis, as you will perceive from the fact of the Labour Union calling an extraordinary meeting of delegates, to be held at Zurich, the 5th November, with a view to get up a popular movement in furtherance of their particular object, the granting of free medical relief by the State, as a preliminary condition to their adherence to any insurance scheme whatever. As the people are now in possession of the right termed 'initiative,' such a demand, if only signed by 50,000 voters, has to be submitted to popular votation by the Federal Chambers. You will see, therefore, that we are indeed approaching to a sort of deadlock regarding this question of State insurance."

7th November 1893.—"I enclose a copy of a report on the meeting of the Swiss Labour Union at Zurich. You will see therefrom that this meeting was a vastly representative one, its component organisations numbering about 190,000 members, or something like one-third of the actual number of voters of the whole country. Of course, the bodies represented contain a good number of working people of foreign, especially German, nationality, who eventually would not count as voters. Still, the unanimity prevailing between the leading personalities of the meeting, backed up as they would seem to be by the mass of their adherents, goes far indeed to forebode a very serious movement in the direction of the proposed 'initiative.' As a stranger to our public institutions, you will, perhaps, be led to ask me further what this term means. It designates a constitutional right, accorded to at least 50,000 voters, to lay before the Federal authorities some definite proposal, which they may either reject altogether, or try to amend, by a kind of counter proposition ; but in either case, the whole matter has to be brought up for decision before the people. Now, as you will easily perceive, the present movement tends to introduce gratuitous medical treatment, including drugs and maintenance in hospital, at the cost of the State, to be defrayed from the receipts of a monopoly on tobacco. To this end, Professor Beck, of the newly-created University of Fribourg, a leader of the Catholic Workmen's Association, and M. Greulich, the Social Democratic secretary of the Swiss Workmen's Bureau, are shaking hands together. The action which is thus being initiated ere soon may grow into a formidable obstacle in the way of realisation of the proposed State insurance scheme as it was conceived by its original authors."

29th November 1893.—"The newly-elected Federal Chambers are about to meet for their opening session, when the Executive Government is expected to send them a message concerning the much troubled State insurance scheme. For the last six years the national expenses have been heavily raised owing to military preparations, and the introduction of a monopoly on tobacco is now universally thought to be indispensable to make both

both ends meet. That is so, if only the expenses necessarily incumbent upon the State, under the provisions of a moderate insurance scheme are to be defrayed, quite apart from the exigencies of the labouring classes' favourite scheme, which I need not detail here again. With your permission I propose now to deal, however summarily, with the resolutions arrived at by the committee of experts. Compulsory insurance against sickness and accidents is to include every one above the age of 14 who is in continual employment for at least a week at a yearly salary of less than 3,000 francs. Eventually in any given locality, the principle of compulsory membership can be further extended so as to reach mere journeymen, persons occupied in household industry, like sempstresses. In this regard, uniformity avowedly is still far from complete. As for the organisation, both kinds of insurance are to be treated separately. Instead of the parish as the local unit for sickness insurance, the district has been introduced, 85 per cent. of the parishes having less than 1,500 population, or 200 members. Besides this, the 'Betriebskrankenkasse,' or factory club, is the other form of local unit to be officially recognised. Originally these two classes of clubs were alone intended to receive employers' contributions, but, in order to mitigate opposition on the part of existing voluntary associations, the latter have since been included in the scheme, at least conditionally, on their conforming to more stringent pre-scriptions. The benefits of the sick club would be henceforward medical treatment, drugs, and appliances, with an allowance of sick money, corresponding to two-thirds of the daily wages, all these emoluments to continue for a whole year. At the same time, sick money may be reduced beforehand, whenever incapacitation to work is considered to be only partial. Accidents likewise will be compensated in the same manner by the local sick club for the first six weeks. After that they pass over to the other kind of organisation, which is to be made uniform for the whole country. What will they get there? The same as in the sick club, yet with no restriction as to length of time, and in case of invalidity, a rent for life of the value of two-thirds of the yearly income, contingent upon the degree of gravity in each individual case. If death occurs, the persons bereaved are to receive a graduated rent, amounting in all to not more than one-half of the yearly income of the deceased. Now as for the contributions: the premiums in the sickness branch will be divided equally between employers and employed. The expenses of the accident business, according to the original project, would have been charged exclusively on the employers, the cost of first institution and subsequent management excluded, which were always meant to be defrayed directly by the State. Now, there being a host of small employers quite unable to bear those heavy charges, and no distinction being intended to be drawn between accidents in or out of employment, the contribution by the employers has since been reduced to merely one-half, the other half being divided in equal parts of one-quarter between the employed and the State. At the same time, a kind of subsidy by the latter in the sickness branch has been stipulated mainly in favour of the agricultural interest, a line of action, however, held by M. Forrer to be in entire contradiction with sound principle."

5th December 1893.—"In reply to your letter of the 2nd instant, I beg to state that a life-rent of two-thirds of the yearly income is to be considered as the maximum amount which under the accidents insurance scheme will be accorded only in case of complete and lasting incapacitation from work. As far as I am aware, very nigh the same amount is stipulated for in any similar case under the existing insurance statutes in Germany and Austria. There is this difference, however, from the original plan as propounded by M. Forrer, that only one-half of the premiums is to be provided by the employers. Of course, there are a good many small peasant proprietors, as well as artisan and trading employers in a somewhat restricted sense, who would be quite unable to bear their contingent share of the whole burden. That was the reason wherefor the State was charged with a subsidy of one-quarter; and at the same time it being urged that the workman himself ought to be interested in the prevention of accidents, the remaining one-quarter has been charged on the employed. The real yet unavowed object of the leaders in the initiative movement is to get charge of the whole administration to the exclusion of the employers. This is the

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more serious, as they deliberately choose not to disclose beforehand the particular aims of their own insurance plans whenever the cost of medical treatment and hospital accommodation were taken off their shoulders."

18th December 1893.—"I enclose an extract of paper, containing the exact wording of the proposed initiative, such as it has now been formulated upon the lines previously laid down at the Swiss workmen's representative meeting at Zurich. Evidently there was some vacillation in the meantime whether the cost of medical treatment could be wholly defrayed out of the receipts of the monopoly on tobacco. Of course, the one and the other factor being till now quite conjectural, the cleverest thing to be done was to impose upon the State the task to make both ends meet. I have not the least doubt but that the 50,000 signatures required to give the embryo life will ere long be found among the uncultivated masses, pushed as they are by the combined influence of Socialism and Ultramontanism. It is only after this primary stage has been got over that the new doctors will be confronted with difficulties, when the proposed amendment to the Federal constitution will have to be subjected to the votation of the whole electorate. Already now the tobacco-growing industry, which though it does not represent a large interest, is decidedly averse to any State interference. The federation recently instituted between the voluntary 'associations de secours mutuels' in the cantons of Vaud, Neuchâtel and Geneva, numbering some 27,000 members, has unanimously declared its vehement opposition to the initiative movement and to the scheme of M. Forrer alike. It would seem that in this quarter preference would be given to a counter proposal of universal insurance. You see there is no lack of dissensions at any rate, and it will need the good temper of a nation if anything rational at all is to emerge from this chaos of divergent opinions."

4th January 1894.—"The following computations as to the probable amount of expenses under M. Forrer's sickness insurance scheme on the one hand, and according to the initiative planned by M. Greulich and his followers on the other hand, have been made by Dr. Moser, actuary to the Federal Department of Industry:—

"(a) Project of M. Forrer: 800,000 persons insured, duration of benefits one whole year, the first six weeks in cases of accidents to fall likewise on the sickness branch. The number of sick-days per member is being estimated at 8·91 based upon the tabulated results of the 'Bezirkskrankenkassen' in Austria and a foregoing enumeration of accidents in Switzerland. According to the Austrian tables the cost of medical treatment per sick-day amounts to 87·4 per cent. in all—namely 42·5 per cent. doctor's fees, 27·5 per cent. drugs and appliances, and 17·4 per cent. for nursing, maintenance in hospitals, and burial expenses. Therefrom, the following items of expenditure have been deducted:—

Sick money	-	-	-	10,224,000 francs, 55·6 per cent.
Physicians' payments	-	-	-	3,032,000 " 16·5 "
Medicines and appliances	-	-	-	1,960,000 " 10·7 "
Nursing, hospital cases and burials	-	-	-	1,512,000 " 8·2 "
Cost of management	-	-	-	1,656,000 " 9·0 "
Funds reserved	-	-	-	2,080,000 " 11·0 "

or in all, 20,464,000 francs a year.

"(b) Proposed scheme of the Swiss Workmen's Association: The population of Switzerland is calculated at 1,977,675 adults and 940,079 children. Number of sick-days per one person 8·69. Medical attendance and drugs are being reckoned at 93 per cent. only in cases of children. Midwifery cases are paid for at the rate of 15 francs to the midwife, and only 1½ francs to the surgeon (10 per cent. of these cases only requiring the assistance of the latter). Besides that, the experience of Basle with its extended political practice of State aid to indigent sick persons has shown that out of 1,000 sick-days there are not less than 304 to be reckoned on the maintenance in hospitals. Hence from an average hospital accommodation would be required for 20,642 persons, the actual provision in Switzerland being about 7,500. The cost of construction, at the rate of 3,000 francs per one bed,

bed, must entail an extra outlay of 39,426,000 francs. On the other side 12·6 per cent. of the population is believed to be above the range of the lower strata of society, and would not, therefore, come in for relief. The remaining items would in that case be as follows :—

Medical attendance - - - - -	11,200,493 francs.
Medicines - - - - -	9,390,881 "
Maintenance in hospitals - - - - -	12,126,725 "
Management expenses - - - - -	1,766,109 "

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or in all, 34,484,208 francs = 11 francs 82 cents per head of the whole population yearly, and this irrespectively of the extra outlay for the necessary hospital accommodation. M. Greulich, indeed, has it much easier in merely distributing about the whole country, according to distance and density of population, 1,225 State-paid practitioners at an average yearly salary of 6,000 francs, and crediting the cantonal governments with a yearly grant of 2,000,000 francs in aid of the requisite hospital accommodation and so on. Numerous public meetings are now being held throughout the country, and I am happy to say the good sense of the community at large is rapidly making itself felt in a great many of them."

13th February 1894.—" Since I last wrote you, the movement for or against the introduction of gratuitous medical treatment is making rapid progress. The ordinary working people, factory men especially, are being easily won over to give their signatures for the initiative proposal. On the other hand, the Liberal and Progressist party of the whole country is being awakened to the fulfilment of its task amidst the threatening signs of the occasion. Its obvious concern is far less in the direction of the initiative itself than with the prospects resulting from it of prejudicially interfering with a speedy and satisfactory enactment of the proposed State insurance schemes. Class animosity, which I may truly say was almost unknown in our Republic of old, is taking root even amongst us to an alarming extent. We want to see, therefore, whether sound reasoning is still apt to overbear its pretensions, and furthermore to impart to the community at large those feelings of cohesion indispensable to concerted action. A public meeting representative of the whole population is being convened for the 26th instant at Olten, when, amongst others, Dr. Glaser, of Münchenbuchsee, in the canton of Berne, an old and merited champion of moderate State action, will oppose the far-reaching innovations. Every canton is to be represented there by a number of delegates corresponding to thrice its representation in the Federal Assembly. Of course, there is no constitutional action other than a matter of convenience about this proceeding; yet an impetus may be given to the elements of true citizenship by their uniting together in a visible form to hold their own in the teeth of unbounded Socialism."

26th February 1894.—" The party meeting of delegates, which yesterday took place at Olten, has by a very large majority declared its adherence to the project of M. Forrer. It is now expected that the measure will be introduced in the Federal Chambers in June next. Meanwhile a third solution of the vexed question of State insurance is being set up by the federated voluntary associations of the French cantons. Its main provisions would be compulsory insurance of all the inhabitants, except invalids, above the age of 18 years. Married women would only be required to subscribe for medical treatment. The existing voluntary societies would have to conform to the requirements of the Statute. The benefits are to embrace medical treatment, drugs included, together with 2 francs sick money, with no restriction as to time. On the other hand there will be paid a monthly premium of 3 francs, to be reduced by one-half at a yearly income below 1,200 francs. Persons above the age of 60 are to be entirely freed from further contributions, after having paid them for 42 years, or only 25 years with a yearly income below 1,200 francs, or if the person insured is a married woman and lives with her husband. The 'Commune d'Origine' will have to pay the premiums for all those incapacitated from work, not wholly maintained at the public charge and therefrom exempt from the operation of the Statute. So far as I can gather from the provisions of this new project, there seems to me but little chance of its being received with any marked degree of favour in the German cantons. The contributions levied at the rate of 36 francs a year exceed very much the ordinary height of premiums.

Appendix (F.) premiums. At the same time, the project in a very large measure con-
 Foreign founds insurance and benevolence, inasmuch as those not in need of the
 Countries. former would be required to subscribe, whilst those not enabled to
 subscribe would have to be maintained only nominally as subscribers at the
 public cost as heretofore."

UNITED STATES OF AMERICA.

The following is an estimate, by Mr. Carroll D. Wright, United States Commissioner of Labour, of the number of Building and Loan Associations (corresponding to our Building Societies) in each of the United States, with number of members and amount of funds, communicated to the "World's Congress" at Chicago, in June 1893 :—

TABLE XXXII.

STATES.	Associations.	Shareholders.	Net Assets.
			£.
Arkansas - - - - -	69	19,493	1,170,241
California - - - - -	139	31,677	2,618,160
Colorado - - - - -	60	16,950	1,017,601
Connecticut - - - - -	15	3,222	86,716
Delaware - - - - -	24	5,331	482,172
District of Columbia - - - - -	32	24,451	1,364,372
Georgia - - - - -	37	10,453	627,521
Florida - - - - -	37	10,524	631,884
Illinois - - - - -	518	146,571	11,164,378
Indiana - - - - -	350	90,157	4,278,110
Iowa - - - - -	100	86,865	1,809,862
Kansas - - - - -	164	46,330	2,781,442
Louisiana - - - - -	21	6,569	678,311
Maine - - - - -	76	10,064	404,059
Maryland - - - - -	200	62,294	2,984,321
Massachusetts - - - - -	115	54,484	2,914,867
Michigan - - - - -	99	27,968	1,679,041
Minnesota - - - - -	91	25,708	1,543,361
Mississippi - - - - -	41	11,303	745,258

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STATES.	Associations.	Shareholders.	Net assets.	Appendix (F.) Foreign Countries.
			£.	
Missouri - - - - -	418	74,620	7,089,286	
Nebraska - - - - -	47	13,278	797,121	
New Hampshire - - - - -	17	8,857	227,544	
New Jersey - - - - -	282	87,019	6,174,320	
New York - - - - -	447	156,660	6,564,113	
Ohio - - - - -	723	227,535	11,840,965	
Pennsylvania - - - - -	1,100	254,918	16,172,195	
Rhode Island - - - - -	7	2,506	158,282	
Tennessee - - - - -	143	40,398	2,425,282	
Utah - - - - -	11	3,108	184,560	
Wisconsin - - - - -	67	18,928	1,136,321	
All other States (estimated) -	450	127,125	7,632,006	
Total - - -	5,860	1,655,456	99,385,681	

The following is abridged from an interesting calculation by Mr. Wright of the percentages of shareholders by occupation, derived from returns of 42 associations in Connecticut, Maine, Massachusetts, New Hampshire, and Rhode Island :—

TABLE XXXIII.

	Shareholders.			Annual Dues on Shares held.
	Total.	Male.	Female.	
				£.
Agents, accountants, book-keepers, clerks, &c.	7	6	1	10
Professional occupations - -	5	4	1	6
Proprietors, managers, &c. - -	16	16	—	22
Wage workers, including salesmen and saleswomen in stores.	72	53	19	62
Total - - -	100	79	21	100

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An account of the progress of these associations in the State of Massachusetts (where they are styled "co-operative banks") has been published by Mr. D. Eldredge, from which it appears that these banks began operations in 1877. The average real estate loan in 1882 was 212*l*.; in 1887, 216*l*.; in 1892, 267*l*. The shares held per member have increased from 6 to 47, and their average value per member from 26*l*. in 1882, to 41*l*. in 1887, and 54*l* in 1892.

APPENDIX (G.).

LISTS OF SOCIETIES AND BRANCHES REGISTERED UNDER THE
FRIENDLY SOCIETIES ACTS IN 1893 IN ENGLAND AND WALES.

(a.)—SOCIETIES.

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Societies marked (B) are entitled to have Branches.
Societies marked (D) are Dividing Societies. | Societies marked (J) are Juvenile Societies.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
BERKS (1) - -	336	Wokingham Juvenile Foresters Friendly Society (J).	Club-room, Roe Buck, Wokingham.
CAMBRIDGE (5) -	378	Shepherds by Guisnes Friendly Society.	Plough Inn, Ashley, Newmarket.
	382	Hargood Juvenile United Sisters Friendly Society (J).	25, Victoria-road, Cambridge.
	379	Juvenile Star Lodge of Ancient Shepherds (J).	W. M. Custances, Lynn-road, Ely.
	380	Mere Juvenile Lodge of Ancient Shepherds (J).	Gracious-street, Whittlesey, Peterborough.
	381	Junior Working Men's Benefit Society.	Church School-room, Willingham, R.S.O. (Cambridge).
CHESTER (4) -	1,357	Oak Branch, Juvenile Odd Fellows Friendly Society (J).	George Street Mission-room, Alderley Edge, Manchester.
	1,361	Habah Juvenile Society (J) - -	Habah Lodge, Burton.
	1,356	Queen Street P.S.A. Brotherhood Tontine Society (D).	Queen Street Chapel School-room, Queen-street, Chester.
	1,359	Unity Lodge of Past Grands of the Independent Order of Odd Fellows, Manchester Unity, Maple District Friendly Society.	Mr. T. B. Barnes, The Ridge, Marple.
CUMBERLAND (1)	327	Excelsior Mechanics Lodge Friendly Society.	Dent Hall, Wokington.
DERBY (3) - -	1,091	Loyal Devonshire Lodge, Juvenile Odd Fellows Friendly Society (J).	Odd Fellows' Hall, Bakewell.
	1,089	Grand United Lodge of Past Masters of the Chapel-en-le-Frith District Loyal, O.A.S., A.U.	2, Market-street, Buxton, Derby.
	1,090	Eckington Miners Permanent Relief Fund Friendly Society.	Assembly Rooms, Eckington.

APPENDIX (G.)—1893—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
DEVON (1) - -	1,083	Loyal Teignmouth Juvenile Odd Fellows, Manchester Unity (J).	Athenæum, Teignmouth.
DURHAM (4) -	1,572	Rose of Raby Friendly Society -	Burnt Houses (co. Durham).
	1,576	Houghton-le-Spring Unity of British Workmen Friendly Society (B).	White Lion Hotel, Houghton-le-Spring.
	1,574	Rainton Gate Women's Benefit Society.	Mason's Arms Inn, Rainton Gate, Leamside, Fence Houses.
	1,575	Wear Valley Lodge of Independent Mechanics Friendly Society.	Bank-room, Stanhope, Darlington.
ESSEX (5) -	992	Pride of Canning Town Juvenile Friendly Society of Odd Fellows, London Unity, East London District (J).	Trinity Schools, Barking-road, E.
	997	United Trades Union Slate Club (D).	161, Barking-road, Canning Town, E.
	989	Loyal Loftman's Lodge, Juvenile Odd Fellows Friendly Society (J).	British School-room, North-street, Rochford.
	990	St. Saviour's Juvenile Foresters Friendly Society (J).	Iron Room, Markhouse-road, Walthamstow.
	991	Wanstead Juvenile Foresters Friendly Society (J).	Mr. W. Ewers, George-lane, Wanstead.
GLOUCESTER (2) -	1,154	Bristol District, I.O.O.F., M.U., United Juvenile Friendly Society (J).	Odd Fellows' Hall, Rupert-street, Bristol.
	1,158	Gloucester Women's Liberal Benefit Society.	Elton Chambers, Barton-street, Gloucester.
HANTS (1) - -	985	Loyal Atlas Juvenile Odd Fellows Friendly Society (J).	St. James Parish Room, High-street, Shirley, Southampton.
HERTS (1) - -	403	Barnet Juvenile Society of Odd Fellows (J).	Church House, Wood-street, Barnet.
KENT (8) - -	1,404	Brasted Juvenile Foresters Friendly Society (J).	National School, Brasted, S.O.
	1,458	Bromley United Friendly Societies Convalescent Home and Hospital Society.	Co-operative Hall, East-street, Bromley.
	1,468	Lion Friendly Society - - -	White Lion Inn, St. George's-street, Canterbury.
	1,462	Ightham Juvenile Society (J) -	Assembly Rooms, Ightham, Sevenoaks.

APPENDIX (G.)—1893—*continued*.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
<i>KENT—continued -</i>	1,457	Knockholt Juvenile Lodge of Odd Fellows, Manchester Unity, Friendly Society (J).	4, Jubilee-terrace, Knockholt, Sevenoaks.
	1,465	Olive Branch Juvenile Friendly Society, of the Greenwich and Kent United District, I.I.O. Odd Fellows, L.U. (J).	Mission Hall, Vian-street, Lewisham, S.E.
	1,461	Royal Arsenal Ordnance, Store Department, Friendly Society.	60, Plumstead-road, Plumstead.
	1,466	British Workman Sick and Burial Friendly Society.	Blue Anchor Inn, High-street, Swanscombe, Greenhithe.
<i>LANCASTER (36) -</i>	7,630	St. James' Sunday School Sick Society.	St. James' School, Church-street, Accrington.
	7,632	St. Michael's (Blackburn) Sick and Burial Society.	St. Michael's School, Whalley New-road, Blackburn.
	7,635	Brothers' Friend Lodge of Independent Druids Friendly Society.	Wellington Inn, King-street, Blackburn.
	7,663	Pride of Livesey Noble Druids Friendly Society.	Stanley Arms, Garden-street, Blackburn.
	7,666	Chatburn Juvenile Odd Fellows Friendly Society (J).	Reading-room, Chatburn, Clitheroe.
	7,654	Halewood Juvenile Friendly Society (J).	Derby Arms Inn, Halewood, Liverpool.
	7,659	Glory of the Globe Lodge - -	Bull's Head Inn, Church-street, Haslingden, Manchester.
	7,625	Mersey Flatmen's Tontine Benefit Society (D).	7, Crossley Buildings, 18A, South Castle-street, Liverpool.
	7,626	St. Matthew's Church (Toxteth) Protestant Sick and Benefit Society (D).	St. Matthew's Church (Toxteth) School-room, Hill-street, Liverpool.
	7,627	Earle Road Presbyterian Church Friendly Tontine Society (D).	Earle-road Presbyterian Church, Liverpool.
	7,629	Guiding Star Sick and Burial Society (D).	86, Hill-street, Liverpool.
	7,633	Liverpool Seamen's Friend Tontine Society (D).	South Bethel Wellington-road, Toxteth Park, Liverpool.
	7,634	Toxteth Permanent Benefit Society (D).	Nelson Hall, 195, Mill-street, Liverpool.
	7,636	Albert Friendly Benefit Society	Ranelagh-place Cocoa-rooms, Liverpool.
	7,637	Cardwell Sick and Burial Friendly Benefit Society (D).	56, Little Woolton-street, West Derby, Liverpool.
	7,638	Fourth Lancashire Artillery Volunteers Friendly Society (D).	22, Highgate-street, Liverpool.

APPENDIX (G.)—1893—*continued*.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
<i>LANCASTER—cont^d.</i>	7,640	Norwood Pleasant Sunday Afternoon Benefit Society (D).	Norwood School-room, Norwood-grove, Liverpool.
	7,641	Olympia Friendly Benefit Society (D).	Grove Hotel, Thornburn-street, Liverpool.
	7,642	Canning Friendly Sick and Burial Society (D).	7, Gradwell-street, Liverpool.
	7,643	Major Street Mutual Benefit Society (D).	Major-street School-rooms, Major-street, Liverpool.
	7,645	Licensed Victuallers' Cycling Friendly Tontine Society (D).	Queen's Hotel, 114, Knowsley-road, Bootle, Liverpool.
	7,646	Fishermen's Mutual Benefit Society	6, Corinthian Buildings, 16, South Castle-street, Liverpool.
	7,647	Central Pleasant Saturday Evening Brotherhood Tontine Society (D).	56, 58, and 60, Mount Pleasant, Liverpool.
	7,648	Houghton Friendly Tontine Society (D).	59, Wapping, Liverpool.
	7,649	Bootle Union Tontine Society (D) -	Albert Hotel, Bank-road, Bootle, Liverpool.
	7,650	Avondale Tontine Society (D) -	42, Juvenal-street, Liverpool.
	7,651	Rose Friendly Benefit Society (D) -	Dolphin Hotel, 7, Sarah-street, Liverpool.
	7,652	Royal Alexander Tontine Society (D).	Alexandra Hotel, 79, Moss-lane, Walton, Liverpool.
	7,657	Campania Sick and Burial Society (D).	420, Stanley-road, Liverpool.
	7,660	Oakfield Sick and Friendly Society (D).	The Schools, Grasmere-street, Everton, Liverpool.
	7,661	Penton Tontine Friendly Society (D).	45, Penton-street, Liverpool.
	7,658	Perseverance Society of Sons of Temperance.	Temperance Hall, Tatton-street, Salford, Manchester.
	7,664	Briton's Pride Lodge, Leyland District, I.O.O.F., M.U., Juvenile Friendly Society (J).	Black Bull Inn, Mawdesley, Ormskirk.
	7,644	Mellor Brook Mechanics Lodge Friendly Society.	Feilden's Arms Inn, Mellor Brook, Blackburn.
	7,662	Oldham and District Bricklayers' Labourers Accident and Burial Society (B).	Mu'ual Inn, Smethurst-street, Oldham.
	7,655	Whitefield Juvenile Foresters Friendly Society (J).	Assembly Rooms, Co-operative Stores, Radcliffe New-road, Whitefield, Manchester.

APPENDIX (G.)—1893--continued.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
LEICESTER (6) -	797	Bagworth Rising Star Friendly Society.	Plough Inn, Bagworth.
	805	Desford Good Samaritan Sick Friendly Society.	Blacksmith's Arms, nn, Desford.
	799	St. John's Benefit Club and Friendly Society.	Parish Room, Huddlescote, Ashby-de-la-Zouch.
	803	Leicester Hosiers' Warehousemen's Friendly Society.	"Rutland" Coffee and Cocoa House, Humberstone-road, Leicester.
	801	Oadby Female Friendly Society -	Baptist School-room, Chapel-lane, Oadby, Leicester.
	800	Thornton Economic Friendly Society	Thornton Board School, Thornton, Leicester.
LINCOLN (1) -	681	Burnhams' Hope Lodge of Cleethorpes Druids Friendly Society.	Odd Fellows Hall, Cleethorpes.
MIDDLESEX (10) -	5,562	Hammersmith Progressive Benefit Society (D).	103, Queen-street, Hammersmith, W.
	5,567	Avondale Sick and Funeral Benefit Society (D).	Stingo Ale Stores, 38, Princes-road, Notting Hill, W.
	5,571	Rahere Boys Foresters Society (J) -	St. Bartholomew the Great Schools, Bartholomew Close, E.C.
	5,573	Gladstone Mutual Benefit Society (D).	25, William-street, Hampstead-road, N.W.
	5,574	Southall Norwood Juvenile Foresters' Friendly Society (J).	St. John's Schools, Norwood Southall.
	5,575	Great Stanmore Odd Fellows Juvenile Society (J).	National School-room, Stanmore.
	5,576	Holborn Mutual Provident Brotherhood (D).	Apple Tree Inn, Mount Pleasant, Gray's Inn-road, W.C.
	5,577	Sir Moses Montefiore Friendly Society (D).	George Tavern, 275, White-chapel-road, E.
	5,578	Hammersmith United Juvenile Odd Fellows, Manchester Unity, Friendly Society (J).	Hammersmith Baths, Black's-road, Hammersmith, W.
	5,580	Hackney Hebrew Tontine and Benefit Society (D).	Duke of Clarence Inn, Scawfell-street, Hackney-road, N.E.
MONMOUTH (3) -	947	Green Meadow Levels Sick and Funeral Fund Friendly Society.	Green Meadow Colliery Office, Abertillery, R.S.O.
	946	Bryngwyn Friendly Society - -	Red Lion Inn, Bryngwyn.
	948	Monmouthshire Reformed Dividing Benefit Society (D).	52, Chepstow-road, Maidee, Newport.

APPENDIX (G.)—1893—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
NORFOLK (2) -	1,185	Long Stratton Juvenile Friendly Society (J).	Yew Tree Inn, Long Stratton.
	1,186	St. George's Juvenile Friendly Society (J).	St. George's Church - rooms, King-street, Great Yarmouth.
NORTHANTS (2) -	672	Castor Juvenile Foresters Friendly Society (J).	Infant School - room, Castor, Peterborough.
	673	Rushden Junior Friendly Society (J).	Coffee Tavern, Rushden, Northampton.
NORTHUMBERLAND (2).	875	Independent United Order of Mechanics, Morpeth Unity (B).	Earl Grey Inn, Market-place, Morpeth.
	874	Atkinson Friendly Society - -	Duke of Wellington Inn, Carlisle-square, Newcastle-upon-Tyne.
NOTTS (5) - -	770	Coventry Road Friendly Society -	Christians School - room, Coventry-road, Bulwell.
	776	Progressive Juvenile Odd Fellows Friendly Society (J).	Lodge room, Plough Inn, Cropwell Butler, Nottingham.
	773	Kirke White Juvenile Friendly Society (J).	Duke of York Hotel, York - street, Nottingham.
	775	Philanthropic Sick Friendly Society	Queen Caroline Inn, Charlotte-street, Nottingham.
	774	Workshop Juvenile Odd Fellows Friendly Society, Manchester Unity (J).	Castle Hill School-room, Workshop.
OXFORD (4) - -	380	Fifield Friendly Society - - -	Club - room, Fifield, Chipping Norton.
	378	Great Haseley Friendly Society -	The Institute, Great Haseley, Oxford.
	381	Mixbury Benefit Society - -	Parish Room, Mixbury Rectory, Brackley.
	379	Oxford Juvenile Society (J) - -	37, New Inn, Hall-street, Oxford.
SOMERSET (2) -	938	Bridgwater Equalised Independent Druids Friendly Society.	"Admiral Blake" Coffee Tavern, Eastover, Bridgwater.
	939	Coleford Free Odd Fellows Charity Lodge.	Eagle Inn, Highbury, Coleford, Bath.
STAFFORD (3) -	2,400	West Bromwich and Smethwick District Juvenile Friendly Society of the N.U.O. Free Gardeners (J).	Old Hop Pole Inn, Carters-green, West Bromwich.
	2,398	Miners' Protection Friendly Society	30, High-street, Old Hill, S.O.
	2,390	Stone Juvenile Foresters Friendly Society (J).	15, Berkeley-terrace, Stone.

APPENDIX (G.)—1893—*continued*.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
SUFFOLK (10) -	1,014	Rock of Hope Juvenile Odd Fellows Friendly Society (J).	Parish - room, Market - place, Hadleigh.
	1,012	Clarence Juvenile Odd Fellows Friendly Society (J).	Masonic Hall, Halesworth.
	1,006	First Suffolk Mutual Assistance Society.	Suffolk Hotel, Commercial-road, Ipswich.
	1,000	Good Intent Mutual Assistance Society (D).	G. E. R. Coffee Tavern, Wolsey-street, Ipswich.
	1,013	Samford Juvenile Friendly Society (J).	Old Post Office Buildings, Ipswich.
	1,011	Hope of Lowestoft Juvenile Friendly Society (J).	Cocoa Tree Café, High-street, Lowestoft.
	1,008	George Edwards' Lodge, Juvenile Odd Fellows Friendly Society (J).	Coffee Pot, Oulton, Lowestoft.
	1,007	Sole Bay Juvenile Lodge Odd Fellows (J).	New Hall, Southwold, R.S.O.
	1,015	Stradbroke Juvenile Foresters Friendly Society (J).	Reading - room, Stradbroke, Wickham Market.
	1,010	Woodbridge Juvenile Foresters Friendly Society (J).	Mrs. Nunn's Room, Market Hill, Woodbridge.
SURREY (4) -	1,941	Rounell Park Wesleyan Slate Club (D).	Club - room, Rounell Park Wesleyan Church, Tulse Hill, S.W.
	1,942	Loyal Warwick Lodge of Past Grands of the I.O. Odd Fellows, M.U., Friendly Society.	Warwick Hotel, Redhill.
	1,943	Royal Standard Benefit Society (D)	9, Royal - road, Kennington, S.E.
	1,945	Honey Bee Girl's Juvenile Friendly Society (J).	44, Nelson-square, S.E.
SUSSEX (3) -	606	Brighton and Hove Fly Driver's Mutual Aid Society.	Prince Albert Hotel, Trafalgar-street, Brighton.
	603	St. Andrew's Juvenile Society (J) -	Griffin Inn, Fletching, Uckfield.
	605	Hastings and St. Leonard's Total Abstinence Sons of Phoenix Sick Benefit Society.	Winding-street Rooms, High-street, Hastings.
WARWICK (8) -	1,720	Miner's Pride Lodge Friendly Society.	May Pole Inn, Baddesley Eusor, Atherstone.
	1,710	Birmingham Sick and Old Age Society.	16, Barker-street, Villa Cross, Birmingham.
	1,715	Acorn Sick and Provident Society (D).	Acorn Inn, Friston-street, Birmingham.
	1,719	Summerfield Crescent Sick and Dividend Society (D).	Sportsman Inn, Icknield Port-road, Birmingham.

APPENDIX (G.)--1893--*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND-- <i>continued.</i>			
WARWICK-- <i>contd.</i>	1,716	Court Child of the Forest Juvenile Foresters Friendly Society (J).	Forest Hotel, Knowle, Birmingham.
	1,709	Prince of Wales Lodge Juvenile Druids Friendly Society (J).	Congregational Chapel, Bond-street, Nuneaton.
	1,717	Skipwith Juvenile Friendly Society (J).	Parish-room, Pailton, Lutterworth.
	1,722	Stockingford Friendly Society -	Black Swan Inn, Arbury-road, Stockingford, Nuneaton.
WESTMORLAND (1)	83	Loyal Nelson Juvenile Odd Fellows Friendly Society (J).	Odd Fellows Hall, Highgate, Kendal.
WILTS (1) - -	481	North Wilts Working Men's Conservative Association Benefit Society.	9, Milton-road, Swindon.
WORCESTER (3) -	952	Foresters' Convalescent Home -	Foresters' Convalescent Home, Clent, Stourbridge.
	949	Wells Lodge Juvenile Odd Fellows, Manchester Unity, Friendly Society (J).	Wyche Institute, Malvern.
	951	Juvenile Foresters of Court Robin Hood of Worcester, No. 3,405, A.O.F. (J).	Coffee Tavern, Broad-street, Worcester.
YORK (19) - -	4,419	Craven District Golden Fleece Friendly Society (B).	Craven Arms Inn, Appletree- wick, Skipton.
	4,407	Barnsley Builders Labourers' Accident and Burial Society.	Sailor Boy Inn, New-street, Barnsley.
	4,434	Rising Sun Independent Lodge Friendly Society.	Bay Horse Hotel, West Bar Green, Sheffield.
	4,430	Beeford Friendly Society - -	Tiger Inn, Beeford S.O., York.
	4,438	Shaw Lodge Mills Dead Brief Society.	Shaw Lodge Mills, Halifax.
	4,420	Providence Green Friendly Society -	Three Horse Shoes Inn, Green Hammerton, York.
	4,415	Loyal Mineral Spring Juvenile Odd Fellows Friendly Society (J).	People's Hotel, Harrogate.
	4,418	Kingston Unity of Odd Fellows, Hull District, Juvenile Friendly Society (J).	Friendly Societies Hall, 8, Albion-street, Hull.
	4,413	Duke of Connaught Lodge - -	Pointer Inn, North-street, Leeds.
	4,416	Hand of Friendship Odd Fellows Friendly Society.	Sycamore Inn, Morley, Leeds.
	4,429	Ivy Independent Odd Fellows Juvenile Society (J).	Burley Hotel, Burley-road, Leeds.
	4,436	Youth's Pride Juvenile Friendly Society, in connection with the Oxonian Lodge, No. 738, of the A.N.O.U. Odd Fellows, Bolton Unity, Leeds District (J).	West End Tavern, West-street, Leeds.
	4,424	Sheffield Equalised District of the Order of Druids Juvenile Friendly Society (J).	5, Paradise-square, Sheffield.

APPENDIX (G.)—1893—*continued*.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND— <i>continued</i> .			
YORK— <i>continued</i> -	4,427	Thornaby Sick, Burial, and Dividend Society (D).	Cleveland Hotel, Thornaby-on-Tees.
	4,408	Thornton Juvenile Odd Fellows Friendly Society (J).	Mechanics' Institute, Thornton, Leeds.
	4,440	Belle Vue Friendly Society (D) -	Alexandra Hotel, Doncaster-road, Belle Vue, Wakefield.
	4,439	Loyal Lord Hawke Lodge Friendly Society.	Church of England School-room, Womersley.
	4,412	York City District Juvenile Friendly Society (J).	Victoria Hall, Goodramgate, York.
	4,414	Victoria's Hope Foresters Friendly Society.	Three Cranes Inn, St. Sampson's-square, York.
WALES :			
CARMARTHEN (1) -	283	Sons of Gwalia Friendly Society -	Bush Inn, Dafen, Llanelly.
CARNARVON (1) -	103	Dolgynwal Friendly Society - -	National School, Ysptyty, Bet'ws-y-Coed, R.S.O., Carnarvon.
DENBIGH (4) -	284	Abergele Juvenile Foresters Friendly Society (J).	Bull Inn, Abergele.
	286	Holt and District Tontine Benefit Society (D).	White Lion Inn, Holt, Wrexham.
	287	Bridge Inn Tontine Benefit Society (D).	Bridge Inn, Moss, Wrexham.
	285	Hand-in Hand Tontine Sick and Funeral Society (D).	Congregational School, Chester-street, Wrexham.
FLINT (1) - -	222	Buckley Tontine Benefit Society (D)	Old Cross Keys Inn, Buckley.
GLAMORGAN (7) -	1,770	Gwenynen Glan Canaid Benefit Society.	Glamorgan Arms, Abercanaid, Merthyr Tydfil.
	1,767	Robert Edward Juvenile Foresters Friendly Society (J).	Vulcan Inn, Aberdare.
	1,775	Vale of Glamorgan Independent Ivorites Friendly Society.	Town Hall, Llantwit Major.
	1,769	Merthyr Vale Colliery Working Men's Sick and Accidental Fund Friendly Society.	Aberfan Committee-room, Merthyr Vale, Merthyr Tydfil.
	1,771	Penrhiwfer Collieries Friendly Society.	Lewis Arms Assembly Rooms, Penrhiwfer, Porth.
	1,766	Penygraig Juvenile Foresters Friendly Society (J).	Butchers' Arms Inn, Penygraig, Ystradyfodwg.
	1,768	Naval Steam Coal Collieries Friendly Society.	Butchers' Arms Assembly Rooms, Penygraig, Rhondda Valley.
MERIONETH (1) -	80	Blodeuyn y Goedwig Juvenile Foresters Friendly Society (J).	Jerusalem School-room, Blaenau, Festin'og.

APPENDIX (G.)—1893—continued.

COLLECTING SOCIETIES [2].

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
GLOUCESTER (1) -	1,156	Gloucester and Midland Counties Friendly Society.	Oldcroft Chambers, Gloucester.
WARWICK (1) -	1,721	Equity Friendly Society - -	39, Corporation - street, Birmingham.

BENEVOLENT SOCIETIES [2].

ENGLAND:			
MIDDLESEX (1) -	5,581	British Association of Teachers of Dancing.	Albany House, Tavistock-place, W.C.
SUSSEX (1) - -	604	Southwick Philanthropic Society -	Cricketers Arms Inn, Southwick, Sussex.

WORKING MEN'S CLUBS [51].

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
ENGLAND:			
CHESTER (2) -	1,360	Back Lane Working Men's Club -	4, Wilson-street, Hyde.
	1,358	Tintwistle Working Men's Club -	69, Manchester-road, Tintwistle, Manchester.
DEVON (1) - -	1,082	Plymouth United Democratic Club	39, Whimble-street, Plymouth.
DURHAM (2) -	1,571	New Herrington Military Band -	New Herrington School-room, New Herrington, Fence Houses.
	1,573	Windy Nook Mechanics Institute -	Stone - street, Windy Nook, Gateshead.
ESSEX (3) - -	996	Leyton Progressive Club and Institute.	Grange Park House, Broadway, Leyton.
	993	Constitutional Working Men's Club and Institute.	West-road, Shoeburyness, S.O.
	994	Workmen's Vote Club and Institute	1, Milton Villas, Carnarvon-road, Woodford.

APPENDIX (G.)—1893—*continued.*Working Men's Clubs—*continued.*

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
<i>ENGLAND—continued.</i>			
GLOUCESTER (2) -	1,157	Cirencester Liberal Working Men's Club.	78, Castle-street, Cirencester.
	1,155	Gloucester Working Men's Club -	Club House, New Inn-lane, Gloucester.
HANTS (1) -	986	Eastleigh Liberal and Radical Working Men's Club.	Station Hill, Eastleigh, Southampton.
KENT (3) -	1,463	Barming Cottage Gardeners' Working Men's Club and Mutual Improvement Society.	Club House, Barming, Maidstone.
	1,460	Burham Working Men's Club and Institute.	Day's House, High-street, Burham, Rochester.
	1,457	Higham and Shorne Working Men's Club.	Club House, Higham, Rochester.
LANCASTER (5) -	7,639	Stephenson Memorial Working Men's Club.	2, Lower Antley-street, Accrington.
	7,656	Royal Volunteer Working Men's Club.	Odd Fellows Hall, King-street, Accrington.
	7,653	St. Helens Chemical and Copper Workers' Club.	Peel Arms, Westfield-street, St. Helens.
	7,631	Newton Heath Steam Shed Employees Band Institute.	Dean-lane, Newton Heath, Manchester.
	7,628	Widnes Chemical and Copper Workers' Club.	Victoria Chambers, Victoria-street, Widnes.
LEICESTER (3) -	802	North Evington Working Men's Club and Institute.	Cossington House, North Evington, Leicester.
	804	Humberstone and Evington Working Men's Club.	2, Layton-road, Humberstone-road, Leicester.
	806	Aylestone and District Working Men's Club and Institute.	Knighton lane, Aylestone Park, Leicester.
MIDDLESEX (3) -	5,563	Willesden Liberal and Radical Club	54, Market-place, Willesden, N.W.
	5,568	Millfields Working Men's Club and Institute.	127, Chatsworth-road, Clapton, N.E.
	5,582	Harlesden Radical Club and Institute.	23, Station-road, Harlesden, N.W.
NORFOLK (1) -	1,184	Norwich Working Men's Radical Club.	1, Botolph-street, Norwich.
NORTHAMPTON (1)	671	Rushden Mutual Club - - -	Harboro' Park, Rushden, Northampton.
SOMERSET (2) -	937	Clevedon Liberal Working Men's Club.	1, Old Church-road, Clevedon.
	936	Weston-super-Mare Liberal Reform Club.	2, Waterloo-parade, Boulevard, Weston-super-Mare.
STAFFORD (1) -	2,397	Wolverhampton Lime-street Working Men's Club.	16, Lime-street, Lea-road, Wolverhampton.

APPENDIX (G.)—1893 - *continued.*Working Men's Clubs—*continued.*

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
ENGLAND— <i>continued.</i>			
SURREY (1) - -	1,947	Bedford Road Club and Institute -	35, Bedford-road, Clapham, S.W.
SUSSEX (1) - -	602	Robertsbridge Working Men's Club and Institute.	Langham House, Robertsbridge, R.S.O.
WILTS (2) - -	480	Upper Stratton Workman's Reform Club.	Kingsdown-road, Upper Stratton, Swindon.
	479	North Wilts Conservative and Liberal Unionist Working Men's Club.	3, Albion-buildings, New Swindon.
YORK (10) - -	4,417	Blaithroyd Working Men's Club -	Castle Maine House, Blaithroyd, Halifax.
	4,431	Beck Hill Working Men's Club -	9, Manorley-lane, Buttershaw, Bradford.
	4,410	Charlestown Working Men's Club and Institute.	Callis, Charlestown, Halifax.
	4,433	Halifax United Trades Club and Institute.	22, Mount-street, Halifax.
	4,421	Hipperholme Working Men's Club	The Green, Hipperholme, Halifax.
	4,422	Upper Hopton Working Men's Club and Institute.	Lee's Buildings, Jackroyd-lane, Upper Hopton, Mirfield.
	4,426	Kirkburton Working Men's Newbegin Club.	Club House, Low Town, Kirkburton.
	4,432	Stock Bank Working Men's Club and Institute.	Stock's Bank, Mirfield.
	4,411	Shipley and District Working Men's Club.	5, Moor End, Saltaire-road, Shipley.
	4,425	"Lobbsmill" Working Men's Club and Institute.	Back Cannon-street, Todmorden.
WALES:			
GLAMORGAN (7) -	1,764	Castle Working Men's Club and Institute.	21 and 23, Vale-street, Barry, Cardiff.
	1,765	Crichton Club - - - -	58, Barry-road, Cadoxton-juxta, Barry, Cardiff.
	1,772	Barry Dock Independent Workman's Club and Institute.	22, Holton-road, Barry Dock, Cardiff.
	1,774	Western Hill Workman's Club and Institute.	Jewel-street, Weston Hill, Barry Dock, Cardiff.
	1,776	Saltmead Workman's Club and Institute.	43, Cornwall-road, Cardiff.
	1,773	Tonypandy Working Men's Club and Institute.	Dun-aven-street, Tonypandy, Pontypridd.
	1,763	Empire Working Men's Club and Institute.	12, Prince of Wales-road, Swansea.

APPENDIX (G.)—1893—*continued*.

SPECIALLY AUTHORISED SOCIETIES [31].

(Unless otherwise indicated, the Special Authority is that of 16th May 1876.)

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
ESSEX (1) - -	998	Fox's Allotments Social Society (23rd March 1877).	2, Laurel Cottages, Blackhorse-road, Walthamstow.
HERTS (1) - -	402	Barnet and District Winter Aid and Labour Bureau Society (20th March 1877).	Milton Villa, Strafford-road, Barnet.
KENT (1) - -	1,459	Ordnance Mutual Benefit Loan Society.	147, Plumstead-road, Plumstead, Woolwich.
LANCASTER (2) -	7,665	Heaton Norris Mechanics Arms 53rd £24 Money Club.	Mechanics' Arms Inn, Church-street, Love-lane, Heaton Norris, Stockport.
	7,667	No. 1 Bath's Hotel £30 Money Club.	Bath's Hotel, Smith-street, Rochdale.
LEICESTER (1) -	798	Leicester Shoe Trade Foremen's Provident Society (20th March 1877).	Odd Fellows Club and Institute, 39, Humberstone Gate, Leicester.
MIDDLESEX (7) -	5,561	West London Male and Female Costermongers and Street Sellers Benefit and Protection Society (22nd March 1877).	Royal Standard Cocoa-rooms, Bell-street, Edgware-road, St. Marylebone, N.W.
	5,565	St. John's Annual Co-operative Loan Society.	St. John's School, Peel-grove, Bethnal Green, E.
	5,566	International Society of Wood Engravers (3rd July 1878).	Mitre Hotel, Chancery-lane, W.C.
	5,569	Phoenix Auxiliary Winter Fund of Painters and Glaziers (20th March 1877).	Yorkshire Grey Tavern, 28, London-street, Fitzroy-square, W.
	5,570	Kensington Self-Help Society -	Church House, Warwick-gardens, Warwick-road, W.
	5,572	Type Founder's Relief Fund (20th March 1877).	7, Lizard-street, E.C.
	5,579	Poor Man's Legal Aid Society (27th February 1893).	21, Godliman-street, E.C.
NOTTINGHAM (3) -	769	Kirke White Mutual £5 Loan Society.	Cricketers' Rest Inn, Kirke White-street, Nottingham.
	771	Carrington £5 Loan Society - - -	1, Carrington-street, Nottingham.
	772	Nottingham and Notts Angler's Association (15th June 1893).	224, Waterway-street, Nottingham.
STAFFORD (2) -	2,401	Provident Permanent Money Society	Methodist New Connexion School-room, Baldwin-street, Smethwick.
	2,396	Dartmouth Permanent Money Society.	Highland Laddie Inn, Neal-street, Spon-lane, West Bromwich.

APPENDIX (G.)—1893—*continued.*Specially Authorised Societies—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—<i>continued.</i>			
SURREY (2) - -	1,944	Employees Protection Society (27th February 1893).	12, Grummant-road, Peckham, S.E.
	1,948	Tooting, Merton, and District Allotments Protection Association (23rd March 1877).	Conservative Club, Mitcham-road, Broadway, Tooting Graveney, S.W.
WARWICK (5) -	1,711	Higginbotham's £5 Money Society	Black Horse Inn, 143, Cromwell-street, Birmingham.
	1,712	West Birmingham Permanent Money Society.	West Birmingham Liberal Unionist Club, 364, Lodge-road, Birmingham.
	1,713	City Legal Permanent Money Society.	Crown and Anchor Inn, Gem-street, Birmingham.
	1,714	Globe Mutual Benefit Money Society.	Globe Hotel, Bull-street, Birmingham.
	1,718	Whitmore Permanent Money Society.	Jenkin-street Board School, Small Heath, Birmingham.
WORCESTER (1) -	950	Woodside and District Permanent Money Society.	Wesleyan School, Woodside, Dudley.
YORK (5) - -	4,435	Bradford Friendly Societies Investment Association (1st June 1882).	40, Sunbridge-road, Bradford.
	4,437	Huddersfield Friendly Societies Federation (8th May 1893).	Friendly and Trade Societies Club, 9, Northumberland-street, Huddersfield.
	4,428	Cromwell Inn Self-Help Money Club.	No. 2 Room, Cromwell Inn, Cromwell-street, Leeds.
	4,409	Parkgate Temperance Brass Band (3rd October 1879).	Gospel Mission Hall, Albert-road, Parkgate, Rotherham.
	4,423	Soyland No. 3 Money Club - -	New Inn, Soyland, Ripponden.

MEDICAL SOCIETY [1].

ENGLAND: LINCOLN (1) -	680	Stamford Odd Fellows and General Medical Institute.	Odd Fellows Hall, All Saints'-street, Stamford.
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APPENDIX (G.)—1893—*continued*.

(b.) BRANCHES.

INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY [58].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND :				
BEDFORD - -	7,140	Loyal British Workman Lodge.	Bedford - - -	Crown Inn, Flitwick.
BUCKINGHAM -	7,112	" Temple Lodge -	Aylesbury - -	School-room, Ashendon.
	6,897	" Perseverance Lodge	Aylesbury - -	Cock Inn, Wing.
DORSET - - -	7,173	" Stapleton Lodge -	Salisbury - -	Men's Reading - room, Buckhorn Weston.
	7,108	" Self-Help Lodge -	Poole - - -	Royal Oak Hotel, Cerne Abbas.
	7,116	" Brave Dame Mary Lodge.	Poole - - -	Town Hall, Corfe Castle.
	6,965	" Parkstone Lodge -	Poole - - -	Welcome Coffee Tavern, Parkstone.
DURHAM - - -	7,002	" Wilson Worsdell Lodge.	Gateshead - -	Prince Alfred Hotel, Prince Consort-road, Gateshead.
	7,003	" T. A. Motfitt Lodge	Gateshead - -	Argyle Hotel, High-street, Gateshead.
ESSEX - - - -	7,012	" St. Chad's Lodge -	Stepney - - -	Cross Keys Inn, Chadwell St. Mary, Grays.
	7,124	" Priory Lodge -	Stepney - - -	Blue Board Hotel, Prittle- well.
	7,170	" Cambridge Lodge -	Stepney - - -	Cambridge Hotel, Shoe- buryness.
	7,080	" Invincible Lodge -	Stepney - - -	Royal Pavilion Hotel, North Woolwich.
GLOUCESTER -	7,057	" Tally Ho Lodge -	Cheltenham - -	Cross Hands Inn, Kil- kenny, Andoversford.
HANTS - - - -	7,187	" Simeon Lodge -	Isle of Wight -	Sun Inn, Calbourne, Isle of Wight.
	6,900	" Paulet Lodge -	Andover - - -	White Horse Inn, Mullen's Pond.
HERTFORD - -	7,138	" Aldbury Memorial Lodge.	Great Berkhamstead	Memorial Room, Aldbury, Tring.
	7,001	" Good Intent Lodge	Ware - - - -	Green Dragon Hotel, Hertford.
KENT - - - -	6,914	" Ravensbourne Lodge	South London -	Rising Sun, Rashey Green, Catford, S.E.
	7,017	" Star of Mottingham Lodge.	St. Mary Cray -	Porcupine Inn, Motting- ham, Eltham.

APPENDIX (G.)—1893—*continued.*Independent Order of Odd Fellows, Manchester Unity—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>				
KENT— <i>continued</i> -	7,087	Loyal Invicta Lodge -	Woolwich - -	Plume of Feathers Tavern, High-street, Plumstead.
	7,141	„ St. Lawrence Lodge	Canterbury - -	White Horse Inn, St. Lawrence, near Ramsgate.
LANCASTER - -	7,109	„ Deutonian Lodge -	Droylesden - -	Angel Inn, Haughton.
LEICESTER - -	7,156	„ Bradgate Lodge -	Leicester - -	Hare and Hounds Inn, Ansty.
MIDDLESEX - -	7,062	„ Hurlingham Lodge	West London - -	Rose and Crown Inn, Parsons Green - lane, Fulham.
	7,047	„ Pride of Wealdstone Lodge.	North London - -	Railway Hotel, Harrow Station (L. and N. W. Railway).
	7,048	„ Nelson Lodge -	West London - -	Princess Victoria Inn, Uxbridge - road, Shepherd's Bush, W.
	7,060	„ Wellington Lodge	West London - -	Wellington Inn, Shepherd's Bush Green, W.
	6,957	„ Strand Lodge -	South London - -	Craven Arms, Craven-street, Strand.
	7,129	„ St. Ann's Lodge -	North London - -	Flower Pot Inn, St. Ann's-road, Tottenham.
MONMOUTH - -	-	Ebbw Vale District -	- - -	1, Granville-place, Ebbw Vale.
NORFOLK - -	6,898	Loyal Girling Lodge -	Norwich - -	King's Arms Inn, Bacton.
	7,106	„ Sidney Lacon Lodge.	Norwich - -	King's Head Inn, Great Ormesby.
NOTTINGHAM -	7,067	„ Willoughby Lodge	Nottingham - -	New Inn, Lenton.
OXFORD - -	7,158	„ Harcourt Lodge -	Oxford - -	Bell Inn, Standlake.
	6,899	„ St. Giles Lodge -	Oxford - -	King's Arms Inn, Summertown, Oxford.
	7,068	„ Jubilee Lodge -	Oxford - -	White Hart Inn, High-street, Wheatley.
SALOP - -	7,082	„ Hawkstone Lodge	Grinshill - -	Hawkstone Hotel, Weston-under-Redcastle.
SOMERSET - -	7,007	„ Elswood Lodge -	Taunton - -	Swan Hotel, Ditton-street, Ilminster.
SUFFOLK - -	7,091	„ Clarence Lodge -	Norwich - -	Swan Hotel, Halesworth.

APPENDIX (G.)—1893—*continued*.Independent Order of Odd Fellows, Manchester Unity—*continued*.

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued</i> .				
SURREY - -	6,939	Loyal Bolingbroke Lodge	South London -	Railway Tavern Batterssea Rise, S.W.
	6,955	Loyal Beehive Lodge -	South London -	St. George and Dragon, 14, St. George's-road, Camberwell.
	6,918	Loyal Waverley Lodge -	South London -	Cock Tavern, 32, Pavement, Clapham.
	7,032	Loyal Pitlake Lodge -	Mitcham - -	Holmesdale Arms Inn, Holmesdale-road, Croydon.
	7,015	Loyal Effra Lodge -	South London -	Durham Arms Inn, Harleyford-road, Kennington, S.E.
	7,149	Loyal Dulwich Lodge -	South London -	Plough Inn, Lordship-lane, S.E.
	7,197	Loyal Manor Lodge -	Mitcham - -	Signal Hotel, South Norwood.
	7,042	Loyal Hugh Boswell Lodge	South London -	St. Luke's School-rooms, Rosemary-road, Peckham.
	6,933	Loyal Fairfax Lodge -	Richmond (Surrey) -	Jolly Gardeners', Coopers' Arms Inn, Putney.
	6,956	Loyal Burnaby Lodge -	South London -	Bedford Arms Inn, East-street, Walworth, S.E.
	6,958	Loyal Alexander Lodge -	South London -	Surrey Gardens Tavern, 9, Chapter-road, Walworth, S.E.
WARWICK - -	7,127	Loyal Henry Buck Lodge	Birmingham -	Orange Tree Inn, Moseley-road, Birmingham.
WORCESTER -	7,089	Loyal Bedwardine Lodge	Worcester - -	Angel Inn, St. John's, Worcester.
YORK - - -	7,025	Loyal St. John's Lodge -	Ripon - - -	Star Inn, Bishop Monkton, Leeds.
WALES:				
GLAMORGAN -	7,107	Loyal Windsor Lodge -	Cardiff - - -	Barry Hotel, Barry, near Cardiff.
	7,064	Loyal Merlin Lodge -	Pontypridd -	Merlin Hotel, Pwllgwaun.
	7,135	Loyal Crwys Lodge -	Cardiff - - -	Crwys Hotel, Crwys-road, Roath, Cardiff.

APPENDIX (G.)—1893—*continued.*

ANCIENT ORDER OF FORESTERS [27].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND :				
BUCKINGHAM -	8,038	Court Cowper -	Northampton, &c. -	Swan Inn, Olney, S.O.
ESSEX -	8,009	Court Bishops Hall -	London United -	Blue Boar Inn, Abridge.
	8,004	Court Manor Park -	London United -	Temperance Hall, White Post-lane, Manor Park.
	7,937	Court Rose of West Thurrock.	East London and Essex.	Fox and Goose Inn, West Thurrock.
HANTS -	8,066	Court Robin Hood -	Alton United -	Castle Inn, Crondall, Farnham (Surrey).
	7,691	Court Defence not Defiance	Alton United -	Chequers Inn, Ropley.
	8,143	Court Pride of Guernsey	South Western -	Y.M.C.A. Café, States Arcade, St. Peter's Port, Guernsey.
HERTFORD -	7,939	Court Hope -	St. Alban's -	White Horse Inn, Shenley, Barnet.
LANCASTER -	2,314	Court Moss Rose -	Blackrod -	Bridge Inn, Horwich, Bolton.
	7,300	Court Samuel Belfield -	Stockport -	Golden Eagle, Reddish-lane, Reddish, Stockport.
LEICESTER -	7,833	Court Hope of Fleckney -	Leicester -	Dun Cow Inn, Fleckney, Leicester.
	7,852	Court General Pearson -	Leicester -	Three Crowns Inn, Barwell, Hinckley.
	7,848	Court William Wyggeston	Leicester -	Railway Hotel, Wigston.
MIDDLESEX -	8,067	Court Aldgate -	South London -	Sir John Cass Schools, Jewry-street, Aldgate, E.C.
	8,109	Court Princess May -	South London -	Co-operative Hall, Johnson-street, Commercial-road, E.

APPENDIX (G.)—1893—*continued.*Ancient Order of Foresters—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>				
NORFOLK - -	7,952	Court Prospect - -	Norwich and East Norfolk.	George and Dragon Inn, Reepham, Norwich.
SOMERSET - -	8,014	Court "Earl of Chatham"	Taunton and Somers- et.	Bell Hotel, Curry Rivel, Taunton.
STAFFORD - -	8,072	Court Madeley Manor -	North Staffordshire Western.	Old Swan Inn, Madeley, Newcastle.
SUFFOLK - -	8,011	Court Earl of Stradbroke	Lowestoft and East Suffolk.	King's Head Inn, South- wold, R.S.O.
SURREY - -	8,006	Court Temperance - -	South London - -	Christ Church School - room, Parker's - row, Bermondsey.
	8,111	Court Borough Poly- technic.	South London - -	Borough Polytechnic, 103, Borough-road, S.E.
SUSSEX - -	8,077	Court Ewhurst - -	Brighton - -	Cross Inn, Staplecross, Ewhurst.
WILTS - -	8,044	Court Star of Hullavington	Trowbridge - -	Star Inn, Hullavington, Chippenham.
	8,146	Court England's Hope -	Trowbridge - -	Codrington Arms, Nettle- ton, Chippenham.
	7,738	Court Good Intent -	Warminster United -	Australian Hotel, War- minster.
YORK - -	7,954	Court St. George - -	Leeds - -	George Hotel, Great George-street, Leeds.
	8,108	Court Martha Blakeney -	Sheffield and Hallam- shire.	Church Institute, St. James-street, Sheffield.

APPENDIX (G.)—1893—*continued*.

AMALGAMATED ORDER OF COMICAL FELLOWS [3].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
KENT - - -	8	Star of Dartford Lodge -	- - -	Wat Tyler Coffee Tavern, East Hill, Dartford.
	4	New Light Lodge -	- - -	Locomotive Inn, High- street, Erith.
	7	West Kent Lodge -	- - -	Holland's Coffee House, Wastdale - road, Forest Hill.

ANCIENT INDEPENDENT ORDER OF ODD FELLOWS, KENT UNITY [1].

ENGLAND:				
KENT - - -	70	Band of Brothers Lodge -	North Kent - -	Ship Inn, Green-street Green, Dartford.

ANCIENT NOBLE ORDER OF UNITED ODD FELLOWS, BOLTON UNITY [4].

ENGLAND:				
DURHAM - -	691	Pride of Consett Lodge -	Consett Amalga- mated.	Beehive Inn, Sherburn- terrace, Consett.
LANCASTER - -	617	Ploughman's Friend Lodge.	St. Helens - -	Park Hotel, North-road, St. Helens.
	565	Good Intent Lodge -	Manchester, Open- shaw, and Salford.	Duke of Cambridge Inn, King - street, Hulme, Manchester.
	766	Royal Windsor Lodge -	Manchester, Open- shaw, and Salford.	Prince of Wales Inn, Windsor Bridge, Salford, Manchester.

BRITISH ORDER OF ANCIENT FREE GARDENERS [5].

ENGLAND:				
MIDDLESEX -	285	London's First Lodge -	East of Scotland -	The Clachan, Mitre-court, Fleet-street.
STAFFORD - -	251	Lily of Smallthorne Lodge	North Staffordshire -	Foresters' Arms, Small- thorne.
	199	Rose of Stoke Lodge -	North Staffordshire -	Cock Inn, Stoke-on-Trent.
	244	Linley Rose Lodge -	North Staffordshire -	Caldwell Arms, Talk-o-thi'- Hill.
WORCESTER - -	291	Thistle and Rose Lodge -	East of Scotland -	Congregational School- room, Evesham - street, Redditch.

APPENDIX (G.)—1893—*continued*.

BRITISH UNITED ORDER OF ODD FELLOWS [5].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
NORTHUMBERLAND	349	Waterloo Lodge - -	Newcastle-upon-Tyne	Railway Hotel, Turner-street, Waterloo, Blyth.
NOTTINGHAM -	363	Dunkirk Pride Lodge -	- - -	Dunkirk Hotel, Dunkirk, Nottingham.
STAFFORD - -	360	Loyal Dawson Lodge -	Chesterfield - -	Builders' Arms Inn, Moor-street, Burton-on-Trent.
YORK - - -	337	Rising Star Lodge - -	Sheffield - - -	Freeman's Arms, Peel-square, Barnsley.
	348	Star of Hope Lodge -	Rotherham - -	Star Inn, Platt's Common.

CATHOLIC BENEFIT SOCIETY [2].

ENGLAND:				
DURHAM - -	71	St. Patrick's and St. John's Branch.	- - -	St. John's Catholic School-room, Felling.
SUSSEX - -	74	Stella Maris Branch -	- - -	St. Joseph's Club-room Elm Grove, Brighton.

DAUGHTERS OF TEMPERANCE, GRAND UNION OF MANCHESTER [5].

ENGLAND:				
LANCASTER - -	2	St. John's Juvenile Union	- - -	Temperance Hall, Maple-street, Hulme, Manchester.
	3	Happy Home Juvenile Union.	- - -	Temperance Hall, York-street, Hulme, Manchester.
	4	City of Refuge Juvenile Union.	- - -	Temperance Hall, Canning-street, Hulme, Manchester.
	26	Good Samaritan Union -	- - -	Excelsior Temperance Hall, Tatton-street, Salford, Manchester.
	1	Good Intent Juvenile Union.	- - -	Temperance Hall, Ashton Old-road, Openshaw, Manchester.

EASTERN STAR PROVIDENT ASSOCIATION [1]

ENGLAND:				
SUFFOLK - -	36	Star of Somersham -	- - -	Marlborough Inn, Somersham.

APPENDIX (G.)—1893—*continued*.

FREE AND INDEPENDENT ORDER OF ODD FELLOWS [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND: YORK - - -	50	Star of Allerton Lodge -	- - -	Fleece Inn, Allerton, Bradford.

FRIENDLY BENEVOLENT UNITED ORDER OF MECHANICS [1].

ENGLAND: CUMBERLAND -	-	Black Bull Lodge - -	- - -	Town Hall, Egremont.
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GRAND INDEPENDENT ORDER OF LOYAL CALEDONIAN CORKS FRIENDLY
SICK AND DIVIDEND SOCIETY [49].

ENGLAND: DERBY - -	255	Lodge No. 255 - -	- - -	Methodist New Connexion School-room, Breaston.
	458	Lodge No. 458 - -	- - -	Rose and Crown Inn, Draycott.
	408	Lodge No. 408 - -	- - -	Queen's Hotel, Long Eaton, Derby.
	100	Lodge No. 100 - -	- - -	Norman Arms, Old Nor- manton.
LEICESTER - -	538	Lodge No. 538 - -	- - -	Black Horse Inn, Ayle- stone.
	548	Lodge No. 548 - -	- - -	Bull's Head Inn, Bath- street, Belgrave, Lei- cester.
	553	Lodge No. 553 - -	- - -	Durham Ox Inn, Ilkeston near Nottingham.
	222	Lodge No. 222 - -	- - -	George the Fourth Inn, Wharf-street, Leicester.
	224	Lodge No. 224 - -	- - -	Craven Arms, Craven- street, Leicester.
	246	Lodge No. 246 - -	- - -	Sir Henry Halford, Ayle- stone-street, Leicester.
	454	Lodge No. 454 - -	- - -	Rising Sun Inn, Wharf- street, Leicester.

APPENDIX (G.)—1893—*continued*.Grand Independent Order of Loyal Caledonian Corks, &c.—*continued*.

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
<i>ENGLAND—continued.</i>				
<i>LEICESTER—cont^d.</i>	493	Lodge No. 493	- - -	Vine Inn, Devonshire-street, Leicester.
	517	Lodge No. 517	- - -	Lord Raglan Inn, New Bridge-street, Leicester.
	519	Lodge No. 519	- - -	Crown and Cushion Inn, Church Gate, Leicester.
	520	Lodge No. 520	- - -	Cricketers' Rest, Abbey Gate, Leicester.
	521	Lodge No. 521	- - -	Britannia Hotel, Castle-street, Leicester.
	522	Lodge No. 522	- - -	Victoria Cross Inn, Wharf-street, Leicester.
	523	Lodge No. 523	- - -	Durham Ox Inn, Belgrave Gate, Leicester.
	536	Lodge No. 536	- - -	Flying Horse, Wellington-street, Leicester.
	537	Lodge No. 537	- - -	Jolly Millers Inn, Marlboro'-street, Leicester.
	540	Lodge No. 540	- - -	Sun Inn, Church Gate, Leicester.
	541	Lodge No. 541	- - -	Town Arms Hotel, Pocklington's - walk, Leicester.
	546	Lodge No. 546	- - -	Rose and Crown Inn, Humberstone road, Leicester.
	555	Lodge No. 555	- - -	Branston Gate Brewery, Leicester.
	561	Lodge No. 561	- - -	"Great Northern," Cranbourne-street, Belgrave-road, Leicester.
	562	Lodge No. 562	- - -	Marquis of Granby Inn, Leicester.
	576	Lodge No. 576	- - -	Crown Inn, Cavendish Bridge, Leicester.
	250	Lodge No. 250	- - -	Yew Trees Inn, Rathby.
	574	Lodge No. 574	- - -	White Lion Inn, Sandiacre, Nottingham.

APPENDIX (G.)—1893—*continued.*Grand Independent Order of Loyal Caledonian Corks, &c.—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>				
STAFFORD - -	575	Lodge No. 575 - -	- - -	Hand and Keys Inn, Wolverhampton - street, Bilston.
	418	Lodge No. 418 - -	- - -	Forest Gate Inn, Moor-street, Burton-on-Trent.
	572	Lodge No. 572 - -	- - -	Golden Cross Inn, Metchley-lane, Harborne.
	374	Lodge No. 374 - -	- - -	Star Hotel, Heath Town, Wolverhampton.
	504	Lodge No. 504 - -	- - -	Wheat Sheaf Inn, Birmingham-road, Walsall.
	446	Lodge No. 446 - -	- - -	White Rose Hotel, Powlett-street, Wolverhampton.
WARWICK - -	365	Lodge No. 365 - -	- - -	Miners' Inn, Collycroft.
	198	Lodge No. 198 - -	- - -	Hop Pole Inn, Leicester-road, Coventry.
	199	Lodge No. 199 - -	- - -	Pheasant Inn, Will-street, Coventry.
	320	Lodge No. 320 - -	- - -	Queen Inn, Primrose Hill-street, Coventry.
	324	Lodge No. 324 - -	- - -	Bird-in-Hand, Little Park-street, Coventry.
	330	Lodge No. 330 - -	- - -	Sun Dial Inn, Lord-street, Coventry.
	370	Lodge No. 370 - -	- - -	White Bear Inn, New-street, Coventry.
	428	Lodge No. 428 - -	- - -	Coachsmiths Arms Inn, Thomas-street, Coventry.
	528	Lodge No. 528 - -	- - -	Priory Tavern, New Buildings, Coventry.
	569	Lodge No. 569 - -	- - -	Lord Aylesford, Aylesford-street, Coventry.
	349	Lodge No. 349 - -	- - -	Earlsdon Cottage, Earlsdon, Coventry.
	568	Lodge No. 568 - -	- - -	Royal Oak Inn, Foleshill.
	431	Lodge No. 431 - -	- - -	Nag's Head Inn, Henley-in-Arden.
	530	Lodge No. 530 - -	- - -	White Lion, Kenilworth.

APPENDIX (G.)—1893—*continued*.

GRAND UNITED ORDER OF ODD FELLOWS [21].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
LANCASTER - -	907	Rational Lodge - -	Bolton - - -	20, Bank-street, Bolton.
	3,323	Pride of Brynn Lodge -	Wigan - - -	Whiteledge-green, Wigan-road, Brynn.
	6	Loyal Star of Werneth Lodge.	Oldham - - -	Railway Inn, Oldham.
	203	Rock of Hope Lodge -	Oldham - - -	Crown and Cushion, Manchester-street, Oldham.
LINCOLN - -	653	Good Samaritan Lodge -	Barton-on-Humber -	Pelham Inn, New Holland.
	862	Loyal Sibsey Lodge -	Alford - - -	Peacock Inn, Sibsey.
MONMOUTH - -	3,429	Temple of Love Lodge -	Risca (Mon.) - -	Red Lion Hotel, Blaina.
	2,530	Pride of the Hill Lodge -	Blaenavon and Pontypool.	High Cross, Llanbaddock
	3,078	Take up Thy Staff and Travel on Lodge.	Pontypridd and Rhondda.	Tredegar Arms Inn, Machen.
	3,425	New Lion Lodge - -	Risca (Mon.) - -	Fireman's Arms Inn, Nantyglo.
STAFFORD - -	1,008	Robin Hood Lodge -	Burton and Alrewas	Bass's Arms Inn, Tatenhill Common.
SURREY - -	3,313	Loyal Upward Lodge -	London - - -	Alexandra Hotel, Nunhead.
YORK - - -	581	Duke of Kent Lodge -	Leeds - - -	Harewood Arms Hotel, Harewood-street, Leeds.
	935	Ivy Green Lodge - -	Leeds - - -	Leopard Inn, Briggate, Leeds.
	3,526	Nil Desperandum Lodge	Leeds - - -	General Elliot Inn, Vicarlane, Leeds.
WALES:				
BRECON - -	1,271	Hope of Colbren Lodge -	Ystalyfera - -	Price's Arms, Colbren Junction.
DENBIGH - -	1,098	United Tradesmen Lodge	Wrexham - - -	Furnace Inn, Brymbo.
	1,132	Rock of Ages Lodge -	Wrexham - - -	Old English Gentleman, Cross-street, Gwersyllt.
GLAMORGAN -	3,528	Loyal David Davies Lodge	Cardiff - - -	Victoria Hotel, Holton-road, Barry Dock.
	3,636	Loyal Craddock Wells Lodge.	Cardiff - - -	Craddock Hotel, Eldon-street, Cardiff.
	1,591	Loyal Britannia Lodge -	Blaenavon and Pontypool.	Welsh Harp Inn, Dowlais.

APPENDIX (G.)—1893—*continued.*

IMPROVED INDEPENDENT ORDER OF ODD FELLOWS, LONDON UNITY [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND: DERBY - -	602	Loyal Melbourne Lodge -	Derby - - -	Blue Bell Inn, Melbourne.

INDEPENDENT ORDER OF ODD FELLOWS, EAST ANGLIAN UNITY [1].

ENGLAND: NORFOLK - -	3	Loyal Fountain of Hope Lodge.	Norwich, No. 1 -	Fountain Inn, St. Bene- dict's, Norwich.
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INDEPENDENT ORDER OF ODD FELLOWS, KINGSTON UNITY [6].

ENGLAND: MIDDLESEX - -	244	Fraternity Lodge - -	North London -	Horse and Groom, Lower Fore-street, Edmonton.
	246	Duke of Clarence Lodge -	North London -	Plough Inn, Turkey-street, Enfield Highway, Wal- tham Cross.
YORK - -	247	Morley's Pride Lodge -	Leeds - - -	4, Valley-street, Benson- street, Leeds.
	245	Poor Man's Friend Lodge	Howden - - -	Turk's Head Inn, Newport
	243	St. George's Lodge -	Howden - - -	Black Horse Inn, Raw- cliffe Bridge.
	238	Unity is Strength Lodge	Leeds - - -	Reindeer Inn, Wakefield.

APPENDIX (G.)—1893—continued.

INDEPENDENT ORDER OF RECHABITES, SALFORD UNITY [97].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND :				
BEDFORD - -	2,178	Dawn of Day Tent -	London, No. 30 -	Mr. James Horton's Tot- ternhoe, Dunstable.
BERKS - -	2,268	Twyford Enterprise Tent	Berks, Bucks, and Oxon.	Assembly Rooms, Twyford.
CHESTER - -	2,144	Work and Win Tent -	Stockport - -	Primitive Methodist Sun- day School, Bollington, Macclesfield.
CORNWALL - -	2,314	Chapel Rock Tent -	Mid-Cornwall, No. 76	Wesleyan School - room, Grampound-road.
	2,338	Restormell Tent -	Mid-Cornwall, No. 76	Town Hall, Fore - street, Lostwithiel.
	2,333	True Till Death Tent -	Cornwall - -	Bible Christian School - room, Perranwell.
	2,196	Ark of Safety Tent -	Mid-Cornwall, No. 76	Primitive School, St. Blazey.
	2,152	Olive Branch Tent -	Mid-Cornwall - -	Working Men's Club-room, St. Columb.
	2,354	Tol Pedn Penwith Tent -	Cornwall - -	Wesleyan School - room, St. Levan.
DERBY - -	-	High Peak District, No. 78	- - -	Temperance Hall, South St. Buxton.
	2,156	Emmanuel Tent -	Sheffield, No. 11 -	United Methodist School- room, Sheepbridge.
DEVON - -	2,204	Unity Tent -	North Devon - -	8, Montague-place, Bide- ford.
	2,297	Rock of Safety Female Tent.	Exeter, No. 23 -	Temperance Hall, Lower- street, Dartmouth.
	375	Buckingham Tent -	South Devon - -	3, Morrice-street, Devon- port.
DORSET - -	2,292	Rose of the Vale Tent -	Southern, No. 42 -	Temperance Hotel, Marn- hull.
	2,165	Holmwood Tent -	Southern - -	New House, Ferndown, Wimborne.
DURHAM - -	2,308	Sobriety Tent -	Durham County, No. 33.	Primitive Methodist School- room, Birtley.
	2,231	Rose of Sharon Tent -	Durham County -	Wesleyan Chapel Vestry, Baldon Colliery.
	2,230	Sunbeam Tent -	Durham County, No. 33.	Church Institute, Durham- road, Low Fell, Gates- head.

APPENDIX (G.)—1893—*continued.*Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
<i>ENGLAND—continued.</i>				
ESSEX - - -	2,214	Light of Ongar Tent -	London District, No. 30.	Pear Tree House, High Ongar.
HANTS - - -	2,315	Enterprise Tent - -	Southern, No. 42 -	Queen's-terrace, Boscombe Park, Bournemouth.
KENT - - -	2,249	Rock of Hope Tent -	Mid, West, and East Kent, No. 36.	Temperance Institute, Tuf-ton-street, Ashford.
	2,279	White Rose Female Tent	Mid, West, and East Kent, No. 36.	Mission Room, Best-lane, Canterbury.
	2,253	Radnor Tent - - -	Mid, West, and East Kent.	Town Hall, Folkestone.
LANCASTER - -	1,174	Albert Tent - - -	North Meols, No. 15	Wesleyan School-room, Amsdale.
	366	Flower of Banks Female Tent.	North Meols - -	Primitive Methodist School-room, Banks.
	1,130	Hope of Churchtown Female Tent.	North Meols, No. 15	Congregational School-room, Churchtown.
	365	Rock of Horeb Female Tent.	North Meols, No. 15	Primitive Methodist Chapel, Crawford Village.
	1,587	Ark of Peace Female Tent	North Meols, No. 15	National School, Crossens, Southport.
	1,714	Pride of Hesketh Female Tent.	North Meols - -	Primitive Methodist School-room, Hesketh Bank.
	1,670	Onward Tent - - -	Manchester, No. 1 -	Temperance Hall, Fair-field-street, Manchester.
	1,024	Noah's Ark Tent - -	Ashton-under-Lyne -	Christian Brethren School, Booth-street, Lees, Oldham.
	1,353	Star of the East Tent -	North Meols and Southport.	Emmanuel Wesleyan Church Vestry, Derby-street, Ormskirk.
	2,324	Hope Tent - - -	North Meols - -	Undenominational Mission Hall, Parbold.
	2,166	Sir Wilfrid Lawson Tent	Liverpool - - -	Congregational Mission Chapel, Knowsley-road, St. Helens.
	1,448	Lily of the Valley Female Tent.	North Meols, No. 15	Assembly Room, Duke-street, Southport.
	1,846	Siloam Female Tent -	North Meols - -	Temperance Institute, London-street, Southport.
LINCOLN - - -	1,956	Unity Tent - - -	Hull and East Yorkshire, No. 18.	Primitive Methodist Vestry, South Ferriby.
NORFOLK - - -	209	Moral Reformer Tent -	Lynn - - -	Mr. William Alflett's, Bridge-street, Downham.

APPENDIX (G.)—1893—*continued.*Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>				
NORTHUMBERLAND	2,351	Hand and Heart Tent -	Northumberland, No. 52.	Infant School, Burradon.
	2,271	Scotswood Tower Tent -	Northumberland -	Wesleyan Mission, North Scotswood.
	2,266	Timothy Hackworth Tent	Northumberland -	Wesleyan Chapel Vestry, Wylam.
NOTTINGHAM -	1,604	Hope of Carlton Tent -	North Midland -	Wesleyan Chapel, Netherfield.
OXFORD - -	2,294	Onward and Upward Female Tent.	Berks, Bucks, and Oxon, No. 38.	Coffee House, Market Place, Henley - on - Thames.
SOMERSET - -	2,262	Crystal Spring Tent -	West Somerset -	Bible Christian School-room, Crewkerne.
	2,291	Lily of the Valley Tent -	West Somerset, No. 74	School-room, South Petherton.
SUFFOLK - -	2,081	Lily of the Valley Tent -	Norfolk and Suffolk	Friends' Meeting House, Leiston.
WARWICK - -	2,258	Witton Tent - - -	Birmingham, No. 21	Mission Hall, Witton.
WILTS - - -	2,250	Highfield Tent - -	Salisbury, No. 55 -	Highfield, Collingbourne, Kingston.
	2,254	Onward Tent - -	Salisbury - -	Central Dining Rooms, Regent - street, New Swindon.
YORK - - -	1,890	Gordon Tent - - -	Halifax and Huddersfield, No. 70.	Wesleyan School, Akroydon.
	2,287	Sons of Rechab Tent -	Leeds, No. 31 - -	31, Providence - terrace, Altofts.
	1,900	Mistletoe Tent - -	Halifax and Huddersfield, No. 70.	Primitive Methodist Chapel, Lane Head, Brighouse.
	2,188	Security Tent - - -	Bradford - - -	Primitive Methodist School, Dudley-hill.
	2,228	Emblem of Purity Female Tent.	- - -	12, Kippax View, Pontefract-lane, Leeds.
	1,991	Welcome Tent - - -	Halifax and Huddersfield.	Hipperholme and Lightcliffe Liberal Club, Lightcliffe.
	1,649	Daughters of Rechab Tent	Sheffield, No. 11 -	Baptist School-room, Portmahon, Sheffield.
	2,083	Pyebank Tent - - -	Sheffield, No. 11 -	U. M. School-room, Pye-bank, Sheffield.
	1,967	Unity Tent - - -	Halifax and Huddersfield, No. 70.	Salterhabble Free Church, Halifax.
	2,161	Parkgate Future Hope Tent.	Sheffield, No. 11 -	Wesleyan School - room, Parkgate, Sheffield.
	2,169	Evenezer Female Tent -	Sheffield, No. 11 -	Temperance Hall, Townhead-street, Sheffield.

APPENDIX (G.)—1893—*continued*.Independent Order of Rechabites, Salford Unity—*continued*.

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued</i> .				
YORK - - -	2,177	Doncaster-street Tent -	Sheffield, No. 11 -	48, Wicker, Sheffield.
	2,223	Work and Win Tent -	Sheffield, No. 11 -	Board School, Cundy-street, Sheffield.
	2,106	Hope of Woodhouse Tent	Sheffield, No. 11 -	Coffee Rooms, Woodhouse, near Sheffield.
	2,150	Tweedside Tent - -	Edinburgh - -	Welcome Hall, High-street, Berwick - on - Tweed.
WALES:				
BRECON - - -	2,094	Mynydd Troed Tent -	Brecknockshire -	Coffee Tavern, Talgarth.
CARDIGAN - - -	1,758	Allt-y-brib Tent - -	Mid Wales, No. 62 -	School-room, Talybont.
CARMARTHEN - -	2,224	Dyffryn Gwili Tent -	Carmarthenshire -	The School-room, Llanpumpsaint.
CARNARVON - - -	2,173	Cwm Machno Tent -	Gwynedd - -	Assembly Rooms, Cwm Penmachno.
DENBIGH - - -	2,272	Gwalia Tent - - -	Gwynedd, No. 73 -	Lecture Hall, Colwyn Bay, Denbigh.
FLINT - - -	1,998	Toriad-y-Wawr Tent -	Gwynedd, No. 73 -	Pendre Stores, High-street, Holywell.
GLAMORGAN - -	2,307	Excelsior Tent - -	Cardiff, No. 58 -	Mission Room, Clare-road, Cardiff.
	2,236	Blodeuyn Rhinwedd Tent	West Glamorgan -	Bryndû Schools, Kenfig-hill.
	2,210	Ebenezer Tent - -	Swansea, No. 56 -	Ebenezer School - room, Llansamlet.
	2,135	Gobaith Illtyd Tent -	Gwent and East Glamorgan, No. 30.	Board Schools, Llantwit Vardre, Pontypridd.
	2,219	Penygarn Tent - -	Cardiff, No. 58 -	Horeb Vestry Room, Pentyreh.
	2,192	Sobriety Tent - -	Swansea - - -	Fabian's Bay School-room, Balaclava - street, St. Thomas, Swansea.
MERIONETH - -	2,070	Seren Dyfi Tent - -	Mid Wales - - -	Board School, Aberangell.
	1,974	Festiniog Tent - -	Gwynedd - - -	Peniel School, Festiniog.
ISLE OF MAN - -	912	Mona Fellowship Tent -	Isle of Man, No. 6 -	Quayle's Temperance Hall, Ramsey.

APPENDIX (G.)—1893—*continued.*Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND :				
JUVENILE SECTION.				
BERKS - - -	1,061	Ever Onward Juvenile Tent.	- - -	Wesleyan School - room, London-road, Bracknell.
CORNWALL - -	1,005	Safeguard Juvenile Tent	Mid-Cornwall Juvenile.	Coffee Tavern, Bodmin.
	1,079	Anchor Juvenile Tent -	- - -	Odd Fellows Hall, High-street, Falmouth.
	1,081	Buds of Promise Juvenile Tent.	Mid-Cornwall Juvenile.	Bible Christian School-room, Trethosa.
DORSET - - -	787	Reliance Juvenile Tent -	Southern Juvenile, No. 42.	59, Victoria-street, Bridport.
	,048	Forward Juvenile Tent -	Southern Juvenile -	Mr. Johns Wright's, Gladstone-road, Heather-lands, near Parkstone.
	980	Rosebud Juvenile Tent -	Southern Juvenile, No. 42.	Congregational School-room, Longham.
	849	Hope of Verwood Juvenile Tent.	Southern Juvenile, No. 42.	British School-room, Verwood.
HANTS - - -	531	Morning Star Juvenile Tent.	Southern Juvenile, No. 42.	Wesleyan School - room, Springbourne, Bourne-mouth.
KENT - - -	793	Fountain of Friendship Tent.	- - -	Mission-room, Best-lane, Canterbury.
LANCASTER - -	-	Manchester Juvenile District 1.	- - -	Rechabite Hall, Stanley-street, Manchester.
SUSSEX - - -	772	Warrior Juvenile Tent -	- - -	Temperance Hall, Norman-road, St. Leonard's.
WALES :				
CARMARTHEN -	833	Gwalia Juvenile Tent -	Carmarthenshire Juvenile.	Wesleyan Chapel Vestry, Ammanford
	605	Gobaith Amman Juvenile Tent	Carmarthenshire Juvenile.	Welcome Coffee Tavern, Brynamman.
GLAMORGAN -	557	Hope of Canton Juvenile Tent.	Cardiff Juvenile -	23, Wellington - street, Cardiff.
	1,024	Seth Joshua Juvenile Tent	Cardiff Juvenile -	23, Wellington - street, Cardiff.
	813	Dyfodol Llanvabon Juvenile Tent.	Gwent and East Glamorgan Juvenile.	Penuel Vestry, Nelson.

INDEPENDENT ORDER OF UNITED BROTHERS, WHITWICK UNITY [1].

ENGLAND :				
LEICESTER - -	1	Whitwick Glory Lodge -	- - -	Prince of Wales Inn, Whitwick.

APPENDIX (G.)—1893—continued.

INDEPENDENT UNITED ORDER OF MECHANICS [2].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
LANCASTER - -	-	Lever Lodge - - -	Blackburn - -	Craven Heifer, Astley Bridge.
NORTHUMBERLAND	-	Newcastle-on-Tyne District.	- - -	170, Stanton-street, Newcastle-on-Tyne.

INDEPENDENT UNITED ORDER OF MECHANICS, MORPETH UNITY [13].

ENGLAND:				
NORTHUMBERLAND	-	Alnwick Star Lodge -	- - -	George Inn, Alnwick.
	-	Amble Hope Lodge -	- - -	Public School - room, Amble.
	-	Ashington Benevolent Lodge.	- - -	Co-operative Hall, Ashington.
	-	Lord Clyde Benevolent Lodge.	- - -	Travellers' Rest, Bedlington.
	-	David Scott Lodge -	- - -	Co-operative Hall, Broomhill Colliery.
	-	Lord Beaconsfield Benevolent Lodge.	- - -	Halfway House, Camperdown.
	-	Lord Clyde Humane Lodge.	- - -	Lord Clyde Inn, Chopington Station.
	-	Swinburne Castle Lodge -	- - -	School-room, Colwell.
	-	Gladstone Benevolent Lodge.	- - -	Co-operative Hall, Cramlington.
	-	Morpeth Benevolent Lodge	- - -	Earl Grey Inn, Market-place, Morpeth.
	-	Pegswood Hopeful Lodge	- - -	School-room, Pegswood Colliery.
	-	Radcliffe Humane Lodge	- - -	Co-operative Store, Radcliffe Colliery.
	-	Widdrington Castle Lodge	- - -	School-room, Widdrington Colliery.

LOCOMOTIVE STEAM ENGINEMEN AND FIREMEN'S FRIENDLY SOCIETY [4].

ENGLAND:				
LANCASTER - -	-	Newton Heath Branch -	- - -	Duke of York Hotel, Oldham-road, Newton Heath.
MIDDLESEX - -	-	Child's Hill Branch -	- - -	Midland Railway Institute, Edgware - road, Cricklewood.
MONMOUTH - -	-	Abergavenny Branch -	- - -	Somerset Inn, Merthyr-road, Abergavenny.
YORK - - -	-	Mirfield Branch - -	- - -	Bridge Hotel, Mirfield.

APPENDIX (G.)—1893—continued.

LOYAL ORDER OF ALFRED'S [3].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
WALES:				
GLAMORGAN -	183	Loyal Davies Lodge -	Cwmavon -	Harp Inn, Briton Ferry.
	189	„ Perseverance Lodge	Cwmavon -	Lion Inn, Briton Ferry.
	168	Bee of Dulais Lodge -	Cwmavon -	Seven Sisters Hotel, Cwm-dulais.

LOYAL ORDER OF ANCIENT SHEPHERDS, ASHTON UNITY [10].

ENGLAND:				
CHESTER - -	2,321	Shepherds on the Plain Lodge.	Talk-o'-ti'-Hill -	Bull's Head Inn, Small-wood.
KENT - - -	2,267	Maryon Wilson Lodge -	South London -	White Horse Inn, New Charlton.
	2,287	Shepherd's Pride Lodge -	South London -	Prince of Orange Tavern, High-street, Plumstead.
LANCASTER - -	2,320	Shepherd's Care Lodge -	St. Helens Rural -	Schoolroom, Back - lane, St. Helens.
STAFFORD - -	2,314	Pride of Fenton Lodge -	Sandbach -	Red House Inn, Fenton, Stoke-on-Trent.
	2,324	Golden Hope Lodge -	Talk-o'-th'-Hill -	Red Lion Inn, Golden Hill.
SURREY - -	2,309	Tanners United Lodge -	South London -	Hand and Marigold, Star-corner, Bermondsey, S.E.
	2,272	South Western Lodge -	South London -	Golden Lion, Wilcox-road, South Lambeth.
	2,246	Pride of Hatcham Lodge	South London -	Hatcham Arms, New Cross-road, S.E.
	2,264	Pride of Nunhead Lodge	South London -	Old Nun's Head Inn, Nun-head Green.

APPENDIX (G.)—1893—*continued*.

MANCHESTER AND DISTRICT BRICKLAYERS' LABOURERS' ACCIDENT AND BURIAL SOCIETY [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND: STAFFORD - -	6	Wolverhampton Branch -	- - -	Warwick Arms Hotel, Little's-lane, Wolverhampton.

MERTHYR UNITY PHILANTHROPIC INSTITUTION [9].

ENGLAND: MONMOUTH -	187	Lord Llanover Lodge -	Usk and Raglan -	Sun Inn, Abergavenny.
WALES: CARMARTHEN -	402	Lettitia Glangwendraeth Lodge.	Llandilo District -	New Lodge Inn, Llanddarog.
GLAMORGAN -	421	Pride of the Universe Lodge.	Aberdare - -	Royal Exchange Inn, Aberaman, Aberdare.
	434	Loyal Evan D. Evans Lodge.	Aberdare - -	Three Bells Inn, Aberaman.
	418	Gwrgan Lodge - -	Aberdare - -	Mackworth Arms, Aberdare.
	394	Lily of Cymmer Lodge -	Maesteg - -	Cymmer Hotel, Cymmer.
	419	Brynceerddin Lodge -	Aberdare - -	Butchers' Arms Inn, Mountain Ash.
	483	Loyal Williams Lodge -	Aberdare - -	Cross Inn, Tre cynon, Aberdare.
	252	Keep in Hope Lodge -	Pontypridd Rhondda. and	Railway Hotel, Treorky.

NATIONAL INDEPENDENT ORDER OF ODD FELLOWS [5].

ENGLAND: LANCASTER - -	76	Loyal Duke of Clarence Lodge.	Salford - - -	Red Lion Hotel, Chapel-street, Salford, Manchester.
NORTHUMBERLAND	1,144	Loyal Hope of Blyth Lodge.	Berwick-on-Tweed -	Waterloo Hotel, Waterloo, Blyth.
WORCESTER -	1,144	Loyal Pride of Harvington Lodge.	Bromsgrove - -	Dog Inn, Harvington, near Kidderminster.
	1,135	Loyal Prosperity Lodge -	Bromsgrove - -	Vine Inn, Horse Fair, Kidderminster.
	1,140	Loyal Pride of the Licksey Hills Lodge.	Bromsgrove - -	Golden Cross, Marlbrook, Bromsgrove.

APPENDIX (G.)—1893—continued.

NATIONAL UNITED ORDER OF FREE GARDENERS [20].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
BEDFORD - -	1,750	Three Counties Lodge -	Bedford - - -	Brick Ground Hotel, Arlesey.
	1,751	White Hart Lodge -	Bedford - - -	White Hart Inn, Campton.
DURHAM - - -	-	Consett District -	- - -	Freemasons' Arms, Consett.
	1,761	Rising Hope Lodge -	Sunderland and Wearside.	Waverley Hotel, Norman-street, Hendon, Bishopwearmouth.
	-	East Durham District -	- - -	Hetton Downs Hotel, Hetton-le-Hole.
	-	Harton and Tyne Dock District.	- - -	33, Green-lane, Tyne Dock, South Shields.
	-	Sunderland and Wearside District.	- - -	Lambton Arms Inn, Crowtree-road, Sunderland.
HUNTINGDON -	1,187	Pine Apple Lodge -	Bedford - - -	Red Lion Inn, Great Staughton.
LANCASTER -	1,747	Pride of Liverpool Lodge	Warrington - -	Albion Vaults, West Derby-street, Liverpool.
	1,754	Rose of West Derby Lodge.	Warrington - -	Vine Inn, Schomberg-street, Liverpool.
	244	Paddington Glory Lodge	Warrington - - -	Golden Ball Inn, Warrington.
MIDDLESEX -	1,762	Pioneer Lodge -	- - -	228, York-road, King's Cross.
NORTHAMPTON -	1,755	Dolben Lodge -	Bedford - - -	Bell Inn, Finedon.
	1,736	Grape Vine Lodge -	Northampton -	Queen's Head Hotel, High-street, Higham Ferrers.
	1,703	Tulip and Holly Lodge -	Northampton -	Portland Arms Inn, Wellingborough-road, Northampton.
STAFFORD - -	-	Brownhills, Hednesford, and Cannock Chase District.	- - -	"Staffordshire Knot" Inn, Chasetown.
	1,724	Herbert Gladstone Lodge	Bilston, Walsall, and Cannock.	Jolly Collier Inn, New Invention.
	1,716	Pride of the Wood Lodge	Bilston, Walsall, and Cannock.	Bee Hive Inn, Walsall Wood.
	1,700	Star of Hope Lodge -	Birmingham and Darlaston.	George and Dragon, Willenhall.
WORCESTER -	1,657	Lily of the Valley Lodge	Langley - - -	Spread Eagle Inn, Round's Green, Oldbury.

APPENDIX (G.)—1893—continued.

**NOTTINGHAM ANCIENT IMPERIAL UNITED ORDER OF ODD FELLOWS
FRIENDLY SOCIETY [12].**

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DERBY - -	169	Booth Lodge - -	- - -	Sportsman's Inn, Hacken- thorpe, near Rotherham.
DURHAM - -	1,095	Isaac Kill Lodge - -	- - -	Black Horse Inn, Low Fell, Gateshead.
LANCASTER - -	1,089	Eccles Excelsior Lodge -	- - -	Hare and Hounds Inn, Church-street, Eccles, Manchester.
	1,096	Manchester Royal Oak Lodge.	- - -	Royal Oak Hotel, Oak- street, Manchester.
	1,102	Pride of Reeves Lodge -	- - -	Swan Inn, Oldham-road, Manchester.
MIDDLESEX - -	1,063	Jubilee Lodge - -	- - -	Foresters' Arms Inn, South-row, Upper West- bourne, W.
NORFOLK - -	-	Great Yarmouth Provin- cial Grand Lodge.	- - -	Congregational School- room, Middlegate-street, Great Yarmouth.
NOTTINGHAM -	1,105	Adelaide Lodge - -	- - -	New Inn, Sneinton-road, Nottingham.
	129	Good Intent Lodge -	- - -	Bricklayers' Arms Inn, Ruddington.
SUFFOLK - -	-	East Suffolk Provincial Grand Lodge.	- - -	Cocoa Tree Café, High- street, Lowestoft.
WARWICK - -	-	Coventry Provincial Grand Lodge.	- - -	White Horse Inn, Bailey- lane, Coventry.
YORK - - -	455	Rose of Hull Lodge -	- - -	Foresters' Hall, 33, Char- lotte-street, Hull.

ORDER OF ANCIENT BRITONS, UNITY OF DOWLAIS AND MERTHYR [7].

ENGLAND:				
MONMOUTH - -	-	Lily of the Valley Lodge	Blackwood - -	Masons' Arms, Pantygu- seg.
	16	St. John's Lodge - -	Blackwood - -	Philanthropic Inn, Ponty- wain.
WALES:				
GLAMORGAN -	32	Rhosyn Brynecnon Lodge	Aberdare - -	Patriot Inn, Hirwain.
	54	Evan Llewellyn Lodge -	Aberdare - -	Brynffynon Hotel, Llan- wonno.
	-	Blaguryn Dulais Lodge -	Glynneath and Tawe	Onllwyn Inn, Onllwyn.
	20	Getbin Lodge - -	Rhondda - -	Butchers' Arms Hotel, Penygraig.
	-	Rhymney District -	- - -	Blast Purnace Inn, Pont- lotty.

APPENDIX (G.)—1893—*continued*.

ORDER OF DRUIDS [3].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
ESSEX - - -	756	Oak of East Ham Lodge	London - - -	Cock Inn, High-street, East Ham.
LANCASTER - -	338	Druid's Temple Lodge -	Lancaster Equalised	Golden Ball Inn, Lancaster.
NOTTINGHAM -	1,546	Perseverance Lodge -	- - - - -	Fox and Hounds Inn, Annesley-road, Hucknall Torkard.

ORIGINAL GRAND ORDER TOTAL ABSTINENT SONS OF THE PHENIX [16].

ENGLAND:				
GLOUCESTER - -	-	Eastern Star Lodge -	- - - -	Hemming's Coffee Tavern, Lawrence Hill, Bristol.
HANTS - - -	-	Pride of Boscombe and Bournemouth Lodge.	- - - -	Freemantle Mission Hall, Somerset-place, Freemantle, Bournemouth.
KENT - - -	-	Lily of Foot's Cray Lodge	- - - -	Mission-room, High-street, Foot's Cray.
		Men of Kent Lodge -	- - - -	Victoria Temperance Hotel, Hardres-street, Ramsgate.
MIDDLESEX - -	-	Comrades Lodge -	- - - -	St. John's Schools, Peel-grove, Old Ford-road, E.
		E. L. Blackwell Lodge -	- - - -	Eden Hall, 127, Stoke Newington-road, N.
SOMERSET - - -	-	Robert Charlton Lodge -	- - - -	Coffee Tavern, East-street Bedminster.
STAFFORD - - -	-	People's Social Lodge -	- - - -	16, Lichfield-street, Wolverhampton.
SUSSEX - - -	-	Haltonians Lodge -	- - - -	Swaine's Room, Lennox-street, Halton, Hastings.
CENTRAL JUVENILE BRANCH.				
ESSEX - - -	-	J. B. Gough Juvenile Lodge.	- - - -	St. Mary's Coffee Tavern, 4, London-road, Plaistow, E.
KENT - - -	-	Kentish Flower Juvenile Lodge.	- - - -	Holland's Coffee Tavern, Wastdale - road, Forest Hill.

APPENDIX (G.)—1893—*continued.*Original Grand Order Total Abstinent Sons of the Phoenix—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>		CENTRAL JUVENILE BRANCH— <i>continued.</i>		
MIDDLESEX	-	Pride of Bromley Juvenile Lodge.	- - -	1 and 3, Guildford-road, Bromley, E.
	-	St. Mary Charterhouse Juvenile Lodge.	- - -	277, City-road, E.C.
	-	Pence and Plenty Juvenile Lodge.	- - -	Chepstow Castle, 120, High-street, Homerton.
SURREY	-	Lloyd Harris Juvenile Lodge.	- - -	Horns Coffee Tavern, Bermondsey-square, S.E.
	-	Joseph Sturge Juvenile Lodge.	- - -	24, Lower Marsh, Lambeth, S.E.

ORDER OF THE SONS OF TEMPERANCE [24].

ENGLAND:				
CUMBERLAND	730	Hope of Maryport Subordinate Division.	Cumberland and Westmorland Grand Division.	Congregational School, Lawson-street, Maryport.
	768	Silloth Subordinate Division.	Cumberland and Westmorland Grand Division.	Congregational School, Solway-street, Silloth.
	742	Harbour of Refuge Subordinate Division.	Cumberland and Westmorland Grand Division.	43, Cumberland-street, Workington.
LANCASTER	769	Perseverance Subordinate Division.	Preston Grand Division.	Wesleyan Sunday School, Chapel-lane, Coppull.
	770	St. Peter's Subordinate Division.	Preston Grand Division.	St. Peter's Sunday School, Heapey, Chorley.
	424	Olive Division	Ashton-under-Lyne Grand Division.	10, Springbank-terrace, Hollinwood, Oldham.
	-	Lancaster Grand Division	- - -	20, Lodge-street, Lancaster.
YORK	766	Beaver Subordinate Division.	Hull Grand Division	Wednesday Market School-room, Beverley.
	146	Walter Trevelyan Subordinate Division.	West and North Yorkshire Grand Division.	Zion Sunday School, Gawthorpe.
	755	Hand and Hand Subordinate Division.	Hull Grand Division	Wesleyan Mission-room, Dansom-lane, Kingston-on-Hull.
	760	Emanuel Subordinate Division.	Hull Grand Division	Peel-street Hall, Peel-street, Kingston-on-Hull.
	762	United Effort Subordinate Division.	Hull Grand Division	Waltham-street Wesleyan Schoolroom, Kingston-on-Hull.
	764	Charles Wesley Subordinate Division.	Hull Grand Division	Oxford-street Wesleyan Mission-room, Kingston-on-Hull.
	473	Meltham Division	West and North Yorkshire Grand Division.	Baptist School, Meltham.

APPENDIX (G.)—1893—*continued.*Order of the Sons of Temperance—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND— <i>continued.</i>		CADETS OF TEMPERANCE.		
CHESTER - -	70	Sincerity Section - -	Ashton - under - Lyne Grand Division.	George - street Schools, Hyde.
	285	Hope of Stockport Section	Ashton - under - Lyne Grand Division.	Ebenezer Sunday School, Lord-street, Stockport.
LANCASTER - -	367	England's Hope Section -	Preston Grand Division.	Temperance Hall, Adlington.
	359	Hope of Ashton Section -	Ashton - under - Lyne Grand Division.	Temperance Hall, Ashton-under-Lyne.
	293	Hooley Hill Section -	Ashton - under - Lyne Grand Division.	Wesleyan School, Hooley Hill.
	347	Seek to Save Section -	Manchester Grand Division.	Jackson - street Ragged School, Chorlton - on - Medlock, Manchester.
	303	Young Olive Section -	Ashton - under - Lyne Grand Division.	10, Spring Bank-terrace, Oldham.
LINCOLN - -	175	Lads o' Lincoln Section -	Lincolnshire Grand Division.	Arcade Coffee Palace, Lincoln.
YORK - - -	351	Meltham Section - -	North and West Yorkshire Grand Division.	Baptist School, Meltham.
	255	Olive Branch Section -	Ashton - under - Lyne Grand Division.	Son of Temperance Room, Mossley.

PHILANTHROPIC ORDER OF TRUE IVORITES, SAINT DAVID'S UNITY [6].

WALES:				
CARDIGAN - -	-	Aberystwith District -	- - -	Hafodgan Pontrhydygroes, Strata Florida, R.S.O.
CARMARTHEN -	946	Gwladgarwyr Gwendraeth Lodge.	Llanelly - - -	Gwendraeth Hotel, Burry Port.
	916	Seren Ddwyreiniol Lodge	Llanelly - - -	Fountain Inn, Thomas-street, Llanelly.
	18	Glangwendraith Lodge -	Three Commotts -	Mansel Arms Inn, Porth-yryd.
GLAMORGAN -	872	Prince Llewelyn Lodge -	Cwmavon and Neath	New Inn, Resolven.
	713	Vale of Three Saints Lodge.	Cowbridge - - -	Talbot Arms, Tonysguboriau.

APPENDIX (G.)—1893—*continued.*

UNITED ANCIENT ORDER OF DRUIDS [15].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DERBY - - -	824	Holywell Lodge - -	Midland - - -	Blue Bell Inn, Chester- field.
	900	Hollis's Favourite Lodge	Midland - - -	Waterloo Hotel, Pilsley.
ESSEX - - -	816	Freemason Lodge - -	London - - -	Peacock Inn, Freemasons- road, Custom House, E.
HANTS - -	777	Northern Light Lodge -	Portsmouth - -	North Pole Tavern, Lon- don-road, Portsmouth.
LINCOLN - -	569	Elwes Lodge - - -	- - -	Foresters' Hall, Brigg.
	801	President R. Jackson Lodge.	Grimsby - - -	Mr. Bogen's Schoolroom, Hamilton-street, New Clee.
NOTTINGHAM -	806	Coopers' Lodge - -	Midland - - -	Coopers' Arms, Bulwell.
	784	Arthur Howard Bonser Lodge.	Midland - - -	Blue Bell Inn, Eastfield Side.
SOMERSET - -	819	Hearts of Friendship Lodge.	Taunton and West Somerset.	Friendship Inn, Lydeard St. Lawrence, Taun- ton.
	810	Loyal Pride of Somerset Lodge.	Bristol and West of England.	Britannia Inn, Paulton.
WARWICK - -	807	Harvest Home Lodge -	- - -	Harvest Home Inn, Camp Hill, Birmingham.
YORK - - -	-	Batley District - - -	- - -	5, Henrietta-street, Batley.
	825	Ascension Lodge - -	Ripon - - -	Bay Horse Inn, Whixley.
WALES:				
GLAMORGAN -	821	Rose of Penmark Lodge	Monmouth and South Wales.	Six Bells Inn, Penmark.

APPENDIX (G.)—1893—*continued*.UNITED JUVENILE ORDER OF THE TOTAL ABSTINENT SONS OF THE
PHŒNIX [2.]

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
ESSEX - - -	108	Walter R. Whittingham Lodge.	- - -	Workman's Hall, High- street, Walthamstow.
MIDDLESEX - -	135	Never Daunted Lodge -	- - -	Lockhart's Cocoa Rooms, Covent Garden, W.C.

UNITED ORDER OF THE TOTAL ABSTINENT SONS OF THE PHŒNIX [9.]

ENGLAND:				
KENT - - -	309	Pride of Brockley Lodge -	- - -	312, Brockley-road, Brock- ley, S.E.
MIDDLESEX - -	326	Men's Own Lodge - -	- - -	Harley-street Chapel, Bow- road, E.
	289	Friendship Lodge - -	- - -	Workman's Hall, Law- rence-road, Upper Ed- monton.
	312	Star of Camden Lodge -	- - -	66, Seymour-street, Euston- road, N.W.
NORFOLK - -	321	Yarmouth Pioneer Lodge	- - -	155, King - street, Great Yarmouth.
SURREY - -	281	George Gold's Lodge -	- - -	"Pride of Southwark," 6, Great Suffolk-street, Bo- rough, S.E.
	314	Pride of Mortlake Lodge -	- - -	Old Infants Schools, Mort- lake.
	328	Frederick Barclay Lodge	- - -	Help-Myself Lodge Coffee Palace, 216 and 218, Old Kent-road, S.E.
SUSSEX - -	320	Star of St. Leonard's Lodge.	- - -	Temperance Hall, Norman- road, St. Leonards.

APPENDIX (G.)—1893—*continued*.

UNITED SISTERS' FRIENDLY SOCIETY, SUFFOLK UNITY [5].

COUNTY.	Court Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
CAMBRIDGE -	21	Mona Court - - -	- - -	13, Church street, Ramsey.
DEVON - - -	29	Court Queen of the Teign	- - -	"Benton," Bitton-street, West Teignmouth.
ESSEX - - -	31	Rayleigh Court - -	- - -	Pay Office, Terling.
GLOUCESTER -	30	Mary Carpenter Court -	- - -	Domestic Mission House, Lower Montague-street, Bristol.
	32	Durdham Down Court -	- - -	Mission House, Richmond Hill, Redland, Bristol.

WISBECH UNITY, LOYAL ORDER OF ANCIENT SHEPHERDS [3].

ENGLAND:				
NORFOLK - - -	146	Hope to Prosper Lodge -	Lynn - - -	Plough Inn, Sedgeford.
	145	Good Intent Lodge -	Lynn - - -	Chequers Inn, Thornham.
	141	Star of the East Lodge -	Lynn - - -	Maid's Head, East Winch.

APPENDIX (H.)

LIST OF SOCIETIES UNDER THE FRIENDLY SOCIETIES ACTS IN ENGLAND
AND WALES WHOSE REGISTRY WAS CANCELLED IN 1893 (OTHERWISE THAN UNDER
SECTION 29A OF THE FRIENDLY SOCIETIES ACT, 1875) [10].

COUNTY.	NAME AND OFFICE OF SOCIETY.	Register Number.	Date of Cancelling.	Cause of Cancelling.
ENGLAND :				
GLOUCESTER -	Oldland Common Friendly Society, Crown and Horse Shoe Inn, Oldland Common.	129	5 Sept. 1893	By request.
HUNTINGDON	Great Staughton Pine Apple Friendly Society, Red Lion Inn, Great Staughton.	166	25 July 1893	To become a branch of N.U. O.F.G.
LANCASTER -	Operative Justice Manchester and Salford Burial Society, Old Pack Horse Inn, Oldham-road, Man- chester.	3,372	23 May 1893	Failure to value.
	Royal Locomotive Friendly Society, 7, Gradwell-street, off Hanover- street, Liverpool.	5,355	28 June 1893	
MIDDLESEX -	London Operative Farriers Society, Duke of York Inn, York-road, King's Cross.	3,937	15 Mar. 1893	To register as a trade union.
MONMOUTH -	Pontymister Philanthropic Society, Rolling Mill Inn, Pontymister.	514	14 Dec. 1893	Failure to value.
WORCESTER -	Hand of Charity Friendly Society, Maypole Inn, Cradley, Malvern.	397	15 Mar. 1893	
YORK -	St. John's Lodge, 902, Grand United Odd Fellows Society, Stanhope Arms Inn, Horsforth, Leeds.	996	16 May 1893	
	Good Intent National Independent Engin-men's Society, 14, Corner Pin, Wicker, Sheffield.	2,099	17 Oct. 1893	To register as a trade union.
WALES :				
CARDIGAN -	Newquay Prince of Wales Friendly Society, Bank Inn, Newquay.	132	19 Sept. 1893	Failure to value.

APPENDIX (I.)

LIST OF SOCIETIES UNDER THE FRIENDLY SOCIETIES ACTS IN ENGLAND
AND WALES WHICH HAVE BEEN DISSOLVED IN 1893.

FRIENDLY SOCIETIES [127].

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND:					£.	
CAMBRIDGE - -	43	Tradesmen's Benefit Society, Wagon and Horses Inn, Whittlesford, Cambridge.	1824	10	193	By instrument.
	294	Coates and Eastrea Friendly Society, New Public Hall, Coates, Whittlesea, Peterborough.	1865	85	82	- ditto.
CHESTER - -	246	Rainow Union Friendly Society, Township School-room, Rainow, near Macclesfield.	1816	79	721	- ditto.
	292	Malpas Female Friendly Society, High-street, Malpas, Crewe.	1833	60	1,058	- ditto.
	1,293	Hazel-grove Prudential Sick and Burial Society, Christians' Refuge Sunday School, Hazel-grove, Stockport.	1879	57	493	- ditto.
	1,294	Hyde District United Carters Friendly Society, Swan Inn, Manchester-road, Hyde, Manchester.	1879	17	176	- ditto.
	1,321	West Kirby Juvenile Friendly Society, Grange, West Kirby, Birkenhead.	1886	4	16	- ditto.
CORNWALL - -	165	St. Germans Union Society, Eliot Arms Inn, St. Germans, R.S.O., Cornwall.	1818	23	70	- ditto.
DERBY - - -	123 A	Female Friendly Society, Wheat-sheaf Inn, Crich, Derby.	1838	58	193	- ditto.
	437	Star of Wirksworth Lodge, No. 702, G.U.O.O.F. Temperance Hall, Chapel-lane, Wirksworth, Derby.	1848	27	100	- ditto.
DEVON - - -	654	Friendly Aiding Society, Church-hill, Bovey Tracy, Newton Abbot.	1846	36	212	- ditto.
	677	Stockland Friendly Benefit Society, King's Arms Inn, Stockland, Hoxton.	1851	47	105	- ditto.
	706	Thornbury Friendly Society, New Inn, Thornbury, Holsworthy, Devon.	1846	28	39	- ditto.
	894	Christow Agricultural United Friendly Society, Artichoke Inn, Christow, Exeter.	1860	34	463	- ditto.
DURHAM - -	1,316	Wickham Tradesmen's Benefit Society, Crown Inn, Wickham.	1872	32	—	- ditto.
	1,545	Stockton Mutual Temperance Benefit Society, Vestry of the United Methodist Free Church, Regent-street, Stockton-on-Tees.	1886	20	5	- ditto.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued.</i>					£.	
ESSEX - - -	252	Friendly Society, Swan Inn, Bright- lingsea, Colchester.	1794	113	819	By instrument.
	564	Epping Green Meeting Benefit So- ciety, The Chapel, Epping Green, Epping.	1841	63	597	- ditto.
GLOUCESTER - -	722	Coleford Mutual Benefit Society, School-room of Baptist Chapel, Coleford, Gloucester.	1860	23	32	- ditto.
	1,108	Bromsberrow Independent Friendly Society, Bell Inn, Bromsberrow Heath, Gloucester.	1884	14	66	- ditto.
	1,135	Prince Rupert Juvenile Odd Fellows Friendly Society, Odd Fellows Hall, Rupert-street, Bristol.	1888	—	—	Amalgamated with 1154.
HANTS - - -	481	Portsea Island Annuitant Society, 9, Marmion-road, Southsea, Ports- mouth.	1828	4	5,321	By instrument
	657	Itchen Abbas Friendly Society, Mr. J. Hinton's, Itchen Abbas, Alres- ford.	1858	21	165	- ditto.
HEREFORD - -	15	Much Marele Female Friendly So- ciety, School-house, Much Marele.	1814	60	500	- ditto.
	182	Gorsley Friendly Society, British School-room, Gorsley, Ross.	1883	27	122	- ditto.
KENT - - -	15	New United Brotherly Society, White Swan Inn, Blackheath-road, Greenwich, S.E.	1812	60	712	- ditto.
	283	Amicable Society of Friendly Brothers, Monk's Head Inn, Stone-street, Maidstone.	1802	66	285	- ditto.
	452	Chislehurst United Benefit Society, Bull's Head Hotel, Chislehurst.	1833	71	2,458	- ditto.
	1,130	Stanstead Friendly Society, Black Horse Inn, Stanstead, Wrotham.	1867	68	79	- ditto.
	1,426	Dover District Lodge of Past Grands of the I.O.O.F., M.U., Friendly So- ciety, Odd Fellows Club and In- stitute, Dover.	1888	15	15	- ditto.
	1,448	Pride of the Norman Juvenile Comical Fellows, City of Roche- ster, Sick and Funeral Society, Trinity School-rooms, Beresford- street, Woolwich.	1891	5	2	- ditto.
LANCASTER - -	1,511	Working Man's Benefit Society, Royal Oak Coffee Tavern, 230, Deansgate, Manchester.	1840	—	—	By transfer of engagements.
	2,116	Independent Sick and Burial Society, 127, Union-street, Oldham.	1851	52	172	- ditto.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued.</i>						£.
LANCASTER— <i>continued.</i>	3,998	Permanent Britannia Friendly Society, 196, Brownlow-hill, Liverpool.	1861	22	32	Registry cancelled.
	4,143	Benevolent Sick and Burial Society, belonging to Providence Sunday School, Providence Chapel, Love Clough, near Rawtenstall, Manchester.	1861	43	101	- ditto.
	4,163	Amicable Foresters Friendly Society, Eagle and Child Inn, Fall Mall, Chorley.	1861	23	76	- ditto.
	4,532	Havelock Sick and Burial Society, 98, Commercial-road, Liverpool.	1863	10	—	By instrument.
	4,545	Prosperity Lodge, 948, O.D., Travelers' Rest Inn, Lowton, Newton-le-Willows.	1866	12	123	- ditto.
	4,630	Friendly Union Society, Red Lion Inn, Lane Head, Lowton, Newton-le-Willows.	1864	52	301	- ditto.
	4,851	United Methodist Free Church Sunday School Sick Society, Free Church Sunday School, Castle-street, Great Harwood, Blackburn.	1865	97	647	- ditto.
	5,064	Princess Royal Lodge, 554, U.O.F.G., Old Dog Inn, Church-street, Preston.	1866	—	—	Amalgamated with 6,119, Lancaster.
	5,461	Order of Druids Juvenile Society, Millstone Inn, Crown - street, Bolton.	1869	74	282	By instrument.
	5,663	Robin Hood Sick and Burial Society, St. Stephen's School, 51, Smith-down-lane, Liverpool.	1870	20	16	- ditto.
	5,664	Bidford Friendly Sick and Burial Society, 124, Pembroke - place, Liverpool.	1870	42	45	- ditto.
	5,876	Heart of Oak Lodge, F.U.O. Mechanics, New Inn, Wray, Lancaster.	1871	31	714	- ditto.
	5,899	Pendleton Pioneer Lodge, 870, N.A. I.U.O.O.F., Maypole Hotel, Ford-lane, Pendleton, Manchester.	1872	42	45	- ditto.
	6,274	Everton and Kirkdale Friendly Benefit Society, Balmoral Hotel, Kirkdale-road, Liverpool.	1873	18	14	- ditto.
	6,491	Mill Hill Sunday School and Friendly Sick Society, Mill Hill School, Chapel-street, Blackburn.	1874	88	1,345	- ditto.
	6,685	Philanthropical Friendly Society, 15, Regent-street, Oldham.	1875	29	107	- ditto.

APPENDIX (I.)—1893—*continued*.List of Societies, &c., Dissolved (1893)—*continued*.

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued</i> .					£.	
LANCASTER— <i>continued</i> .	6,869	Herenlanenum Sick and Burial Society, Trades Hall, 78, Duke-street, Liverpool.	1878	33	15	By instrument.
	6,934	St. Mary's Church Sunday School Sick and Burial Society, National School-room, Manchester.	1879	162	738	- ditto.
	7,353	No. 54, St. Wilfrid's Hall of Catholic Brethren Friendly Society, Talbot Inn, Chapel-yard, Preston.	1887	—	—	Amalgamated with 7,391.
	7,476	Litherland Loyal and Friendly Society, Litherland Hotel, Seiton-road, Litherland, Liverpool.	1889	18	78	By instrument.
	7,511	New Park-lane Friendly, Sick and Burial Tontine Society, 41, Park-lane, Liverpool.	1890	15	8	- ditto.
	7,547	Tunnel Tontine Society, Tunnel Hotel, 60, Tunnel-road, Liverpool.	1891	12	5	- ditto.
LEICESTER	727	Coalville British Workman's Friendly Society, Ebenezer Baptist School-room, Coalville, Burton-on-Trent.	1877	15	42	- ditto.
LINCOLN	144	Friendly Society, Five Bells Inn, Edenham, near Bourne.	1850	—	—	Amalgamated with 81.
	319	Boston Provident 104. Burial Society, 10, Cheyney-street, Boston.	1856	38	100	By instrument.
	360	Tailors Sick and Provident Society, Recruiting Sergeant Inn, St. Michael's, Lincoln.	1861	11	151	- ditto.
MIDDLESEX	406	Pursuers of Peace, 4, Raven-row, Spitalfields, E.C.	1797	28	115	- ditto.
	1,797	St. George's Union Friendly Society, Buckingham Palace-road, S.W.	1830	23	1,100	- ditto.
	1,915	New City of London Enrolled Friendly Benefit Society, Pitt's Head Inn, Old Bailey, E.C.	1839	33	692	- ditto.
	2,940	Sanctuary Protection, 2,127, A.O.S., Blenheim Arms, Ramilles-street, Oxford street, W.	1854	25	342	- ditto.
	3,221	Duke of York Birmingham Benefit Society, Rotherfield Arms Inn, Hoxton.	1850	19	102	- ditto.
	3,696	Loyal United Lodge of the Sons of Israel, Cutlers Arms Inn, Cutlers-street, Houndsditch.	1844	37	135	- ditto.
	4,124	Birmingham Benefit Society, Bishop Bonner Inn, Bonner-street, St. Luke's.	1862	19	30	By instrument.
	4,183	United Waiters Benevolent Association, 66, Long-acre, W.C.	1862	51	692	- ditto.
	4,664	Sons of Judah Benefit Society, Cutlers Arms Inn, Cutlers-street, Houndsditch, E.C.	1868	30	53	- ditto.
	5,357	Good Intent Sick Provident and Friendly Society, Bible Mission House, Walmer-road, Notting Hill, W.	1888	31	31	- ditto.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued.</i>					£.	
MIDDLESEX— <i>contd.</i>	5,483	Olive Bailhache Society of the Total Abstinent Sisters of the Phoenix Friendly Society, Mission Hall, Myrtle-street, Blackstock-road, Highbury Vale, N.	1890	14	3	By instrument.
	5,499	St. Matthias Sick, Benefit, and Burial Club, St. Matthias School-room, Blundell-street, Islington, N.	1891	13	32	- ditto.
	5,541	Mutual Aid Fund of the Templars of Temperance of England, 30, New-street, Vincent-square, S.W.	1892	13	3	- ditto.
	5,542	North London Costermongers and General Dealers Sick and Burial Friendly Society, 32, Chapel-street, Clerkenwell, N.	1892	13	23	- ditto.
MONMOUTH - -	906	Permanent Way Hand-in-Hand Society, Hanbury Hotel, Griffiths Town, West Newport.	1878	56	53	- ditto.
	933	Bedwelly Colliery Colliers and Workmen's Sick and Funeral Fund Society, Golden Lion Inn, Castle-street, Tredegar.	1888	37	4	- ditto.
	936	Whitworth and No. 7 Collieries Colliers and Workmen's Sick and Funeral Fund Society, Freemasons Arms Hotel, Castle-street, Tredegar.	1889	54	58	- ditto.
NORTHANTS - -	102	Society of Good Fellowship, Board School - room, Maxey, Market Deeping.	1827	18	65	- ditto
	433	London and North-Western Railway Burial Society, 96, Midland-road, Wellingborough.	1861	42	233	- ditto.
NORTHUMBERLAND	828	Heart of Oak Lodge Free Gardeners, Sir Colin Campbell Inn, Sackville-street West, North Shields.	1875	—	—	Amalgamated with 577.
	854	St. Anthony's Lodge of Mutual Independents, Ellison's Arms Inn, St. Anthony's, near Newcastle-on-Tyne.	1879	23	25	By instrument.
	858	Newbiggin - by - the - Sea Fishing Boats Mutual Insurance Society, 1, Church-street, Newbiggin-by-the-Sea.	1883	2	135	- ditto.
NOTTS - - -	658	Portland Lodge Friendly Society, Portland Arms, King - street, Southwell, Nottingham.	1875	15	302	- ditto.
	764	General Cathcart Friendly Society, General Cathcart Hotel, Corporation-road, Nottingham.	1891	10	2	- ditto.
OXON - - -	59	Amicable Society, Red Lion Inn, Adderbury.	1836	12	17	- ditto.
	277	Eynsham Seven Years Benefit Society, New Inn, Eynsham, Oxford.	1867	56	19	- ditto.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued.</i>					£.	
SOMERSET - -	918	Stowey and Bishop Sutton Friendly Society, Red Lion Inn, Bishop Sutton, Bristol.	1855	75	100	By instrument.
STAFFORD - -	145	Keele Union Friendly Society, Sneyd's Arms Inn, Keele, Newcastle-under-Lyme.	1822	44	—	By award.
	317	St. Martin's Friendly Society, Sea Lion Inn, High-street, Hanley, Stoke-on-Trent.	1830	23	640	By instrument.
	639	Good Intent Lodge, No. 13, Walsall District of the Independent Order of O.F.W.U., Royal Exchange, Walsall Wood, Walsall.	1847	34	437	- ditto.
	1,223	Royal Rammers Friendly Society, New Inn, Wombourn.	1859	20	263	- ditto.
SUFFOLK -	1,435	Loyal Victoria Lodge of United Sisters, Goat's Head Inn, Market-place, Abbot's Bromley, Rugeley.	1862	15	174	- ditto.
	786	Friendly Society, St. Nicholas Independent Chapel, Queen-street, Ipswich.	1861	51	200	- ditto.
	853	United Beehive Society, Red Lion Inn, Icklingham, Solihull.	1867	31	183	- ditto.
SURREY - -	1,087	Independent Oxley Lodge of the Total Abstinence Sons of the Phoenix, Lockhart's Cocoa Rooms, 161, Westminster Bridge-road.	1860	32	35	- ditto.
	1,146	Independent Total Abstinence Sisters of Progress Foundation Tent Friendly Society, South Metropolitan Temperance Hall, Blackfriars-road.	1861	35	260	- ditto.
	1,203	Worplesdon Branch Lodge, Loyal and Independent Modern Order of Foresters, New Inn, Worplesdon, Guildford.	1862	30	293	- ditto.
	1,753	London United Rice Dressers' Benefit Society, Prince of Orange Tavern, Lower-road, Rotherhithe, S.E.	1865	19	115	- ditto.
SUSSEX - - -	226	Royal Sovereign Lodge, A.O. Druids, Unicorn Hotel, North-street, Brighton.	1855	39	300	- ditto.
	253	Friendly Society, Coach and Horses Inn, Compton, Petersfield (Hants).	1857	51	235	- ditto.
	262	New Palmer and Stanmer Friendly Society, School-room, Palmer, Lewes.	1858	86	217	- ditto.
	480	Masons' Arms Friendly Society, Coffee House, Petworth.	1871	39	40	- ditto.
WARWICK - - -	119	Chapel End Friendly Society, School-room Meeting House, Chapel End, Hartshill, Atherstone.	1817	24	200	- ditto.
	415	Tarlebigge Friendly Society, Lord Windsor School-room, Tarlebigge, Bromsgrove.	1832	37	37	- ditto.
	688	Kineton Provident Society, Red Lion Inn, Kineton.	1849	32	839	- ditto.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND— <i>continued.</i>					£.	
WILTS - - -	208	Beneft Society, School House, Mil- denhall, Marlborough.	1841	—	—	—
WORCESTER - -	200	Tenbury Friendly Society, Crow Inn, Tenbury.	1832	39	200	By instrument.
	635	Independent Friendly Society, National School, Hales Owen, Birmingham.	1884	121	1,140	- ditto.
	911	Redmarley Friendly Society, Rose and Crown Inn, Redmarley.	1886	24	195	- ditto.
YORK - - -	3,736	Second Order of the Wakefield First District G.U.O.O.F. Friendly So- ciety, Angel Inn, Wood-street, Wakefield.	1873	9	36	- ditto.
	3,862	Star in the West Lodge, 121, of the A.N.O.O.F., B.U., Friendly Society, King's Head Inn, Sowerby Town, near Halifax.	1874	68	764	- ditto.
	4,091	Court Sublime of Royal Foresters Friendly Society, Rose and Crown Inn, Castle Clough, near Tod- morden.	1878	89	1,847	- ditto.
	4,150	Star of Hope Lodge, I.O.F., Claren- don Inn, Hebden, near Grassing- ton, <i>vid</i> Skipton.	1881	32	172	- ditto.
WALES :						
BRECON - - -	218	Ifor Hael Friendly Society, Black Cock Inn, Llanfihangel, Bwch, R.S.O.	1866	79	1,223	- ditto.
CARNARVON - -	5	Society of the Caredigion of Nant Pudarn, G-wastad Nant, Llanberis, Carnarvon.	1829	—	—	Amalgamated with 85.
	10	Caredigion Bethesda Friendly So- ciety, Cefnfaes British School, Bethesda, Bangor.	1836	160	800	By instrument.
	24	Caredigion St. Cedol Friendly So- ciety, Board School, Rhiwlas, near Bangor.	1836	92	183	- ditto.
	51	Caredigion Nant Machno Friendly Society, White Horse Inn, Pen- machno, Bettws-y-Coed, R.S.O.	1843	77	92	- ditto.
FLINT - - -	13	Worthenbury Friendly Society, En- nal Arms Inn, Worthenbury, Wrexham.	1816	43	553	- ditto.

APPENDIX (I.)—1893—*continued*.List of Societies, &c., Dissolved (1893)—*continued*.

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
WALES— <i>continued</i> .					£.	
GLAMORGAN - -	156a	Dowlais Firemen's Society, No. 2, Corner House Inn, Dowlais.	—	43	163	By instrument.
	325	Gellidawel Friendly Society, Red Cow Inn, Gellidawel, near Tony- refail, Llantrissant, R.S.O.	1851	39	606	- ditto.
	360	Quakers' Yard Women's Friendly Benefit Society, Quakers' Yard Inn, Quakers' Yard, Treharris, R.S.O.	1854	24	170	- ditto.
	887	Llandore Workmen's Friendly So- ciety, Llandore Inn, Llandore, Swansea.	1862	72	83	- ditto.
	1,222	Glan Ogwy Lodge of True Ivorites, St. David's Unity, Bear Hotel, Dunraven-place, Bridgend.	1869	21	203	- ditto
	1,746	Dunraven Colliery Sick Fund, Tyne- wydd Hotel, Treherbert, Ponty- pridd.	1891	117	112	- ditto.
MERIONETH - -	32	Llanfachraith Friendly Society, National School, Llanfachraith, Dolgelly.	1832	19	44	- ditto.
MONTGOMERY -	81	First Friendly Society, Bull Hotel, Welshpool.	1847	201	2,201	By award.
PEMBROKE - -	92	Carew Castle Lodge of True Ivorites, Carew Inn, Carew.	1858	56	217	By instrument.

COLLECTING SOCIETY [1].

ENGLAND:						
LANCASTER - -	7,031	Industrial Band of Hope Sick and Life Assurance Juvenile Friendly Society, 69, Market-street, Farn- worth, near Bolton.	1881	44	—	By instrument.

CATTLE INSURANCE SOCIETY [1].

ENGLAND:						
LINCOLN - -	603	Lindum Pig Club, George and Dragon Inn, High-street, Lincoln.	1876	11	—	By instrument.

APPENDIX (I.)—1893—*continued.*List of Societies, &c., Dissolved (1893)—*continued.*

WORKING MEN'S CLUBS [8].

COUNTY.	Register Number.	NAME AND OFFICE OF SOCIETY.	Date of Regis- tration.	Number of Members.	Amount of Funds.	Dissolved.
ENGLAND:					£.	
CAMBRIDGE - -	350	Working Men's Institute, 37B, Rus- sell-street, New Town, Cambridge.	1875	92	17	By instrument.
MIDDLESEX - -	5,217	Paddington-road Working Men's Club and Institute, 57, Harrow- road, Paddington.	1885	254	63	- ditto.
NORTHAMPTON -	667	Rothwell Working Men's Club, High-street, Rothwell, Kettering.	1891	92	114	- ditto.
SURREY - -	1,859	Grange Club and Institute, 286 and 388, Southwark Park-road, S.E.	1887	1,002	1,931	- ditto.
	1,877	Stockwell Social Club, 85, Stock- well-road, S.W.	1888	34	—	- ditto.
	1,914	Liberal and Radical Working Men's Club, 95, Merton-road, Wimbled- on.	1890	153	95	- ditto.
	1,925	Kennington Liberal and Radical Club, 143, Upper Kennington- lane, S.E.	1890	160	190	- ditto.
YORK - - -	4,406	Normanton Common Working Men's Club, Club House, Pontefract- road, Normanton.	1892	20	—	- ditto.

BENEVOLENT SOCIETIES [2].

ENGLAND:						
YORK - - -	4,070	Wakefield and District Licensed Victuallers' Benevolent Associa- tion, Bull Hotel, Wakefield.	1877	13	686	By instrument.
	3,976	Middlesbrough Hebrew Philan- thropic Society, the Synagogue School, Middlesbrough.	1875	13	79	- ditto.

SPECIALLY AUTHORISED SOCIETY [1].

ENGLAND:						
STAFFORD - -	2,288	Old Hill National Mutual Loan and Investment Society, Duke William Inn, High-street, Old Hill.	1885	12	2	By instrument.

APPENDIX (J.)

LIST OF BRANCHES UNDER THE FRIENDLY SOCIETIES ACTS IN
ENGLAND AND WALES DISSOLVED BY INSTRUMENT IN 1893 [8].

NAME AND REGISTERED OFFICE.	Date of Regis- tration.	Number of Members.	Amount of Funds.
			£.
Court Truth, 341, Ancient Order of Foresters, Foresters' Hall, Lindsay-street, Burnley.	1856	4	13
Court Splendid View, 2,461, Ancient Order of Foresters, Commercial Inn, Milnrow-road, Rochdale.	1872	28	130
Resolved to Conquer Lodge, 273, British United Order of Odd Fellows, Crystal Palace Inn, Dalkeith-street, Barrow-in-Furness.	1879	13	25
Loyal Honest Vine Lodge, 140, Independent Order of Odd Fellows, Manchester Unity, Queen's Head Inn, Yorkshire-street, Rochdale.	1855	11	285
Bethesda Lodge, 87, Loyal Order of Ancient Shepherds, Ashton Unity, Junction Inn, Hatfield.	1880	17	61
Prosperity Lodge, 112, Loyal Order of Ancient Shepherds, Ashton Unity, Palatine Inn, Hadfield.	1880	36	116
Perseverance Lodge, 340, Merthyr Unity Philanthropic Institution, Ship Tavern, Regent-street East, Briton Ferry.	1878	7	54
Philanthropic Lodge, 631, National Independent Order of Odd Fellows, County Arms Inn, Stantonbury, near Wolverton.	1867	34	43

Appendix (K.)

APPENDIX (K.)

PARTICULARS OF PROSECUTIONS DURING 1893.

THE following are the number of cases dealt with during the year, from which it will be seen that under threat of proceedings to enforce the statutory penalties, returns were generally received without a prosecution being necessary :—

Under the Friendly Societies Acts.

Societies in default in respect of returns	-	-	-	763
Infant Life Insurance	-	-	-	2

Under the Building Societies Acts.

Offence of carrying on business without registration	-	1
--	---	---

Under the Trade Union Acts.

Failure to send returns	-	-	-	-	-	55
-------------------------	---	---	---	---	---	----

Under the Industrial and Provident Societies Act.

Failure to send returns	-	-	-	-	-	-	62
							883

The following is a list of the summonses taken out under the different Acts :—

Friendly Societies Acts.

Failure to send returns	-	-	-	-	-	54
Infant Life Insurance	-	-	-	-	-	2

Building Societies Acts.

Carrying on business without registration (offences by two directors on five different days)	-	-	-	-	-	10
Trade Union Acts	-	-	-	-	-	Nil.

Industrial and Provident Societies Act.

Failure to send returns	-	-	-	-	-	-	10
							76

The 763 cases under the Friendly Societies Acts, as now dealt with, show the following result :—

Societies and branches of which returns have been received, or are in course of preparation	-	-	-	524
Found on investigation to have ceased to exist	-	-	-	190
Outstanding	-	-	-	49
				763

Of

Of the two cases under Section 28, relating to insurance on infant life, one was against the 6*l*. Death Club of the Fenn Bell Inn, Hoo, Rochester, and Martha Day, widow, treasurer, and William Beaumont, secretary of the said society, for paying money on the death of a child, aged nine days, without production of a certificate of death in the prescribed forms. This case, reported by the Registrar of Deaths for the district, is referred to in the body of this Report and below.

Appendix (K.)

The other was under Sub-section 5 of the same section. The allegation being that one Eliza Bolton produced a certificate of death otherwise than as is in the said 28th Section provided. This also arose in respect of an unregistered society. The defendant having obtained a certificate on the death of her child, altered the figures so as to represent a larger sum than that for which the certificate was granted. The summons could not however be served on the defendant as she had disappeared, and no trace of her could be discovered.

Application having been made to dissolve a society known as the First Keighley Economic Building Society, it was found that the society had never been registered, although the rules purported so to be. Informations were therefore laid in support of summonses against two of the directors for carrying on business without first obtaining a certificate of incorporation under the Act. It being a new offence under Section 43 each day business is so carried on, informations were laid alleging offences on five different days. The defendants were convicted, and fined 5*s*. in each case, and 6*l*. 6*s*. costs.

Under the Friendly Societies Acts the following counties have been specially dealt with, viz.: Durham, Kent, Norfolk; and in Wales, Brecon, Cardigan, Carmarthen, and Pembroke. In Durham there were 236 societies on the register. Of these 171 were in default either in respect of the annual return or valuation, or both. Investigation into this number showed the following result:—

Societies which either have sent in returns or have undertaken to do so	-	-	-	-	-	-	-	116
Societies that have ceased to exist	-	-	-	-	-	-	-	55
								<u>171</u>

This gives the percentage of those that have ceased to exist to the number on the register as 23·2.

In Kent there were 198 societies on the register and 94 defaulters, inquiry into which showed the following result:—

Societies which have either sent in their returns or have undertaken to do so	-	-	-	-	-	-	-	54
Societies that have ceased to exist	-	-	-	-	-	-	-	36
Outstanding	-	-	-	-	-	-	-	4
								<u>94</u>

giving a percentage of 18·1 that have ceased to exist.

In Norfolk there were 213 societies on the register and 121 defaulters, which now stand as follows:—

Societies which have either sent in their returns or undertaken to do so	-	-	-	-	-	-	-	59
Societies that have ceased to exist	-	-	-	-	-	-	-	53
Outstanding	-	-	-	-	-	-	-	9
								<u>121</u>

which gives a percentage of those that have ceased to exist at 24·8.

38.

N N 4

Of

Appendix (K.) Of the counties in Wales, in Brecon there were 68 societies on the register and 58 defaulters, a very high proportion. This number has so far been dealt with as follows:—

Societies which have either sent in their returns or have undertaken to do so	-	-	-	-	-	-	-	24
Societies that have ceased to exist	-	-	-	-	-	-	-	18
Outstanding	-	-	-	-	-	-	-	16
								<u>58</u>

In Cardigan there were 37 societies, and 30 in default dealt with as follows:—

Societies which have either sent in their returns or have undertaken to do so	-	-	-	-	-	-	-	23
Societies that have ceased to exist	-	-	-	-	-	-	-	2
Outstanding	-	-	-	-	-	-	-	5
								<u>30</u>

In Carmarthen there were 97 societies on the register and 72 in default, which have been dealt with as follows:—

Societies which have either sent in their returns or undertaken to do so	-	-	-	-	-	-	-	49
Ceased to exist	-	-	-	-	-	-	-	9
Outstanding	-	-	-	-	-	-	-	14
								<u>72</u>

In Pembroke there were 13 societies, and 7 in default:—

Societies that have sent returns	-	-	-	-	-	-	-	4
Societies that have ceased to exist	-	-	-	-	-	-	-	2
Societies outstanding	-	-	-	-	-	-	-	1
								<u>7</u>

On account of the proportion of those still outstanding in these cases the percentages of those that have ceased to exist are not referred to.

FRIENDLY SOCIETIES.

PROSECUTIONS.

Infant Life Insurance.

At the Rochester County Police Court the 6l. Death Club of the Fenn Bell Inn, Hoo, near Rochester, in the county of Kent, and Martha Day, treasurer, and William Beaumont, secretary of the said society, were summoned for committing an offence against Section 28, Sub-section 2, of the Friendly Societies Act, 1875, by paying a sum of money, to wit, 3*l.* to George Joseph Overy on the death of his child, Stephen Thomas Overy, aged nine days, without the production by such parent of a certificate of death in the form prescribed by the said 28th section. Mr. G. Dudley Barlow prosecuted on behalf of the Chief Registrar, and Mr. F. F. Smith (Messrs. Hayward and Smith) defended. The defendants pleaded not guilty, and urged that as their society was not registered they did not come within the section; they also urged that the contribution paid by the survivors on the death of members was in the nature of a charity, the remedy

remedy for failure to pay being exclusion from the society, and that the amount was not recoverable as a debt. Mr. Barlow replied on the questions of law raised in the defence, and the Court, after a long hearing, convicted the defendants; and regarding the conviction as a test case, they fined each of the defendants 1s. and costs. Appendix (K.)

FAILURE TO SEND RETURNS.

Cheshire.

No. 154. Neston Female Friendly Society.

Information laid in support of summonses for failure to send the annual returns for 1891 and 1892. The returns being received before the hearing, process was withdrawn on payment of costs.

No. 265. Odd Rode.—Lawton and Odd Rode Female Friendly Society.

No. 272. Odd Rode.—Lawton and Astbury Friendly Institution of Males.

Numerous applications had been made to the above-named societies for the quinquennial valuation. As the default continued summonses were taken out, when the trustees wrote, stating that they were ignorant of the default by the society and expressed their willingness to comply with the Act. It was the duty of the secretary to make out the return and he had neglected the work. In the circumstances, and on the undertaking of the trustees to send in the return and on payment of all costs, process was withdrawn.

Hope Tent (45), I.O.R., Salford Unity.

Summons for failure to send the annual returns for 1890, 1891, and 1892, and also the valuation. The default arose from the death of the secretary, Mr. James Rogers, who now held the office, having been only recently appointed. The returns were received before the hearing of the summonses, which were withdrawn on payment of costs.

Durham.

No. 1,444. Colliery Row.—Colliery Row Women's Friendly Society.

The annual returns had been received but no valuation, and a summons was taken out. The secretary, Jacob Dowell, sent in the valuation before the hearing, and the summons was withdrawn on payment of costs.

No. 955. High Felling.—Grand Protestant Association of Loyal Orangemen Sick and Burial Society.

This society was seriously in default in respect of returns. On inquiry it was found that the members were not satisfied as to whether their society was registered. It was reduced in numbers to 19 members, and was stated to be in an insolvent condition. Summonses were taken out both for the annual return and valuation, but they were withdrawn on compliance with the Act and on payment of costs.

No. 1,249. Felling.—Good Intent Lodge, U.O.F.G.

Summoned for annual return 1892, and valuation. The secretary stated that he had not received the letters addressed by this Department to the registered office of the society, nor any form on which to make the returns. The returns were subsequently received and the summons withdrawn on payment of costs.

No. 1,158. Gateshead.—Wheatsheaf Lodge, A.N.O.U.O.F., B.U.

Owing to having removed without giving notice, communications from this Department had not reached the society. From inquiries the present address was obtained and summonses issued for failure to send the annual returns for 1891 and 1892, and the valuation.

On receipt of the statutory returns and notice of removal, process was withdrawn on payment of costs.

Appendix (K.)

No. 1,221. Gateshead.—Gladstone Lodge, U.O.F.G.

Summoned for annual return 1892, and valuation. It was stated that owing to a defaulting secretary the valuation could not be sent in. The annual returns had been seriously neglected. At the hearing before the magistrates the society, by its present secretary, Wm. Aitkin was fined 20s. and costs on each summons.

No. 1,242. Gateshead.—Northern Star Lodge, N.I.O.O.F.

The annual returns had been received but not the valuation, and a summons was taken out against the society as represented by its secretary, Alexander Allan, which was withdrawn on compliance with the Act and on payment of costs.

No. 484. Greenside.—Friendly Society of Women.

No return had been received from this society since 1888. On inquiry the secretary, Andrew Eltringham, foreman at the Sun Colliery, stated that the returns were prepared and were waiting the auditors' signatures, and that it was owing to long hours he had been unable to find the time to comply with the Act. On receipt of the returns the summonses were withdrawn on payment of costs.

No. 449. Low Fell.—Loyal Lambton Lodge, I.O.O.F.. M.U.

Many applications had been made to this society and to the secretary for the returns without avail. On inquiry it was found that the society had only six members, and that these were in different parts of the country, and that the secretary had been unable to get them together to hold a meeting. Summonses were taken out in respect of the annual returns 1891 and 1892 and valuation, which were withdrawn on compliance with the Act and on payment of costs.

No. 561. Lumley.—Lumley Friendly Society of Women.

The annual returns in this case had been received, but no valuation, and a summons was therefore taken out. Thomas Curry, the secretary, had written that he would put before the next meeting the necessity of having the valuation made out, and when Mr. Barlow saw him he stated that the society intended to comply with the Act. In the circumstances the summons was withdrawn on payment of costs, and the valuation has since been received.

No. 1,245. Pelaw Grange.—Pelaw Grange Friendly Society.

The last annual return received was for 1890, but no valuation had been made under the Act. Summonses were taken out in respect of both offences. On inquiry it was found that the former secretary had died, and that the present one (the son of the former) had only been appointed one month. The defendant, John Winn, undertaking to comply with the Act, process was withdrawn on payment of costs. The returns have since been made.

No. 521. Philadelphia.—Philadelphia Women's Friendly Society.

The annual returns had been received, but no valuation, and a summons was therefore taken out. Thomas Mould, the secretary, stated that he was informed valuation was not compulsory in the case of this society. The return was subsequently received, and process withdrawn on payment of costs.

No. 955. Shield Row.—Shield Row Sick Benefit Friendly Society.

The annual returns had been received, but no valuation. A summons was taken out, returnable at the Lanchester Petty Sessions. At the hearing, the secretary, William Little, stated that the valuation was in hand, and would be sent up shortly. The Court convicted the defendant, and fined him 20s., and costs 20s., and Court fees.

No 1,055. Shield Row.—Shield Row Mutual Benefit Society of Women. Appen'dix (K.)

The annual returns had been received, but no valuation. The secretary was William Little, who also represented the society No. 955, above-mentioned, and the same remarks apply. The defendant was convicted, and fined 20s., and costs 20s., and Court fees.

No. 1,391. Shield Row.—Prosperous Lodge, A.N.O.U.O.F., B.U.

The annual returns have been received, and an imperfect valuation, on 1st July 1893, which was sent back for correction. As this was still outstanding in October, when other cases in the county were being dealt with, a summons was taken out. The secretary, Edward Smith, at the hearing, pleaded that he had sent the valuation to the secretary to the Order, and that the latter was responsible for the default. No previous valuation having been sent in, the magistrates were unable to appreciate the alleged extenuating circumstances, and fined the defendant 20s., and costs 20s., and Court fees.

No. 379. Swalwell.—Swalwell Tradesmen's Benefit Society.

In answer to applications from this Department, the present secretary wrote to the effect that the former secretary had recently died; that there were only a few members now belonging to the society, and that many of the books had been destroyed. Annual returns were received for the years 1890, 1891, and 1892, which showed that the society had some 700*l.* assets, and 80 members. A summons for valuation was taken out and withdrawn on compliance with the Act, and on payment of costs.

Durham.

South Shields.—H T. Duncan Lodge (No. 197) I.O.O.F., Kingston Unity.

Complaint was made by the Order that this branch had failed to make out the valuation return for the preceding five years. After application had been made to the lodge, without result, an information was laid in support of process. At the hearing, before the magistrates at the South Shields Police Court, Robert Kell, who was summoned as secretary to the Lodge, denied that he occupied that office. Affirmative evidence being produced, the defendant was fined 50s., and 3*l.* 3s. Although time was given to pay, he was unable to raise the money, and was committed for seven days.

Lancashire.

No. 7,276. Tonge.—Tonge and Brightmet Friendly Burial Society

No valuation having been received from this society, a summons was taken out, and at the hearing the defendant pleaded guilty to the offence, and was fined 1*l.* and costs.

Middlesex.

No. 4,420. Clerkenwell.—New River Friendly Society of the New River Yard, Clerkenwell.

This society, connected with the New River Company, had been summoned and convicted in the year 1891 for failure to send returns, and although several applications had been subsequently made, the society continued in default, both as to annual returns and valuation. Summonses were, therefore, again taken out, and on the undertaking of the secretary of the company to see that the Act was complied with, process was withdrawn on payment of costs.

Middlesex.

No. 3,314. London.—Fraternal Brothers Friendly Society.

Complaint was made by a member of this society as to the accounts not being kept in a proper manner, and no return having been received, summonses were taken out both in respect of the annual return for 1891 (that for 1892 not being then due), and also the valuation. As the secretary, W. W. New, did not appear, on the return of the summons, a warrant was applied for for his arrest. Before the issue of the warrant notice was given to the defendant, and he then undertook to attend on the adjournment. At the hearing before Mr. Sheil, at Westminster Police Court, he was, on 17th April, convicted and fined 4*l.* and costs.

Appendix (K.)

Norfolk.

No. 240. South Lopham.—Amicable Society.

This is a society registered in 1821. As no answer was received in reply to letters from this office, inquiries were made for the purposes of prosecution, when it was found that the society had some years ago amended their rules without having the alterations registered. On this ground they had since regarded themselves as being unregistered. Their position was pointed out to them, when the secretary undertook to comply with the Act, and process was withdrawn on payment of costs.

No. 511. Stoke Holy Cross.—Stoke Holy Cross New Benefit Society.

Summoned in respect of the annual returns for 1890, 1891, and 1892. The secretary stated that they had been sent in. It subsequently transpired that one of the auditors had them, having neglected to forward them, and the summons was withdrawn on payment of costs, and on the returns being furnished.

Yorks.

No. 4,062. Castleford.—Castleford Lodge of Ancient Shepherds.

After much correspondence, the society continuing in default was summoned for failure to send the annual return for 1891, and the valuation. Before the hearing the annual return was received, and the valuation promised; process was, therefore, withdrawn, on payment of costs.

Hightown.—Brooks-Forster's Senate (No. 118), Ancient Order of Romans.

The failure of this branch to make out the valuation was reported to the Registrar by the secretary to the Order. As the return was not received in answer to applications from this office, proceedings were instituted. This had the effect of enforcing the Act, and the return was received before the hearing; and the summons was, therefore, withdrawn on payment of costs.

WALES.

Cardigan.

No. 107. Rhoshill.—Rhoshill Lodge Friendly Society.

This society was registered in 1879, and had sent up no returns. On inquiry it was found that there were now no funds, and that the society was doing no business. It was, however, proposed to put the affairs of the society in a more satisfactory condition, and the summonses taken out for the annual returns 1891 and 1892 and valuation were directed to stand over to give the society the opportunity of complying with the Act.

No. 118. Penllwyndu.—Rhys-ab-Tewdwr Friendly Society.

The annual returns had been received, but not the valuation, and a summons was taken out; but as the return was made at the same time that the information was laid, the summons was not pressed.

Pembroke.

Narberth.—Mizpah Tent, 978, I.O.R., S.U.

Reported by the secretary to the Order for failure to send the annual return. On investigation the Tent was found to have practically ceased to exist, and the summons was withdrawn on payment of costs.

Narberth.—North Pembroke and South Cardigan District (No. 60), I.O.R., S.U.

This district was reported by the secretary to the Order. A summons was taken out in respect of the 1892 return. The return was received before the hearing of the summons, which was, therefore, withdrawn on payment of costs.

TRADE UNIONS ACTS.

Appendix (K.)

Of the 55 cases reported for prosecution, as being in default in respect of their annual returns, 32 subsequently complied with the Act on being advised that the statutory penalties would be enforced against those societies continuing in default. The remaining societies had either ceased to exist or remained outstanding, as shown by the following Table :—

Societies subsequently sending in returns	-	-	-	32
Societies having ceased to exist :				
(1) Cancelled by Chief Registrar	-	-	-	8
(2) Cancelled at their request or on dissolution				3
(3) Societies informally ceasing to exist	-	-	-	8
				19
Societies having returns outstanding	-	-	-	4
				55

Of those cancelled by the Registrar, seven were cancelled on the ground that they had ceased to exist, and one, The Amalgamated British Seamen's Protection Society, on the ground that it had, after notice from the Registrar, violated the provision of the Acts requiring the sending in of annual returns. In one of the four outstanding cases, summonses were taken out in the following year (1894), and will be dealt with in the Report of that year; in the other cases, the societies were preparing the returns, although they had not been sent in. The Trade Unions, especially, show that when it is understood that the penal provisions of the Acts will be enforced, the returns are sent in.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT.

At the end of the year 1892, there were 1,334 societies on the register, and of these, 62 were in default in respect of annual returns; those registered in the year 1892 are not included, as complete returns were not due from them.

Application was made to these societies intimating that proceedings would be taken in event of the returns not being sent in, and, as the result of investigation, the 62 cases in default have been dealt with as follows :—

Societies sending returns	-	-	-	-	29
Societies cancelled	-	-	-	-	27
Outstanding	-	-	-	-	6
					62

In all, 10 summonses for failure to send returns were taken out, short particulars of which are set out below. The prosecution has, in each case, been successful in securing the sending in of the returns, with the exception of the Metropolitan Equitable Co-operative Society. In this case, although proceedings have since been taken, the secretary, Nathaniel J. Skelton, still remains in default. The society was registered in 1887, and no returns have been received. Informations were laid in support of summonses for five years' returns. On the first conviction the defendant was fined 10*l.* and costs, and on the second, 15*l.* and costs. Applications have since been made for the returns without receiving any reply, and the secretary has now been informed that proceedings will again have to be taken if the default continues. In the remaining cases, after the issuing of the summonses, the returns were received, and process was withdrawn on payment of costs.

Appendix (K.) — Of the 27 societies whose registry has been cancelled, 24 were cancelled by the Registrar, with the approval of the Treasury, on the ground that they had ceased to exist; the remaining three having been dissolved. Many of those now cancelled have ceased to exist for many years, and it was not until investigation was undertaken for the purposes of prosecution that evidence was obtained which enabled the Registrar to cancel the registry.

ENGLAND.

Beds.

No. 2,540. Sharnbrook.—Co-operative Society, Limited.

This society was summoned in January 1892 for the annual return for 1891, for which several applications had been made. The secretary of the society sent in the return immediately after the information was laid, and the summons was therefore withdrawn before the hearing.

Middlesex.

No. 2,348. London.—Metropolitan Equitable Co-operative Society, Limited, of 184, Drury-lane, W.C.

This society, by its secretary, Nathaniel J. Skelton, was summoned in 1892 for the five previous years' returns, and was convicted and fined in all 10*l.* and costs. As the default continued, the secretary was informed that unless the Act was complied with, further proceedings would have to be taken. Several extensions of time were granted without the returns being sent in, and in December 1893, informations were again laid in support of summonses for the five previous years' returns. After an adjournment of 14 days, in which the defendant had a further opportunity of preparing the returns, he was again convicted and fined in all 15*l.* and costs.

Suffolk.

No. 1,683. Brandon.—Brandon Industrial Co-operative Society, Limited.

Summoned for failure to send the annual return for 1891. On inquiry it appeared that one of the auditors had delayed the completion of the audit. A summons was taken out, but the return was received before the hearing. Process was therefore withdrawn on payment of costs.

Yorks.

No. 724. Castleford.—Castleford Co operative Society, Limited.

An information was laid in support of a summons for failure to send the 1892 return. It was received before the hearing, and the summons was therefore withdrawn on payment of costs.

No. 697. Flockton.—Flockton Co-operative Society, Limited.

The same remarks apply to this case as the former. Procrastination appears to have been the cause of the default.

WALES.

Glamorgan.

No. 1,873. Resolven.—Resolven Industrial Co-operative Society, Limited.

Summoned for 1892 return. The default appeared to have arisen from change of secretary. On receipt of return, process was withdrawn on payment of costs.

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

R E P O R T S

OF THE

CHIEF REGISTRAR

OF

FRIENDLY SOCIETIES,

For the Year ending 31st December 1893.

(Pursuant to 34 & 35 Vict. c. 31, s. 17; 38 & 39 Vict. c. 60, s. 10; and 39 & 40
Vict. c. 45, s. 25.)

PART B.

APPENDIX (L.)
INDUSTRIAL AND PROVIDENT SOCIETIES.

Ordered, by The House of Commons, to be Printed,
20 March 1894.

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38—I.

PART B.—1893.

APPENDIX (L.)—INDUSTRIAL AND PROVIDENT SOCIETIES.

ENGLAND AND WALES.

(a) Denotes that no Return has been received for the year 1893.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
ENGLAND.						
BEDFORDSHIRE:						
2,081	Arlesey Industrial and Provident, Asylum-road, Arlesey, Hitchin.	1878	300	5,490	517	1
2,631	Aspley Guise Co-operative, Aspley Guise - -	1887	66	924	96	2
2,522	Bedford Co-operative, 31 and 33, Gwyn-street, Bedford.	1886	550	7,620	1,985	3
2,430	Leighton Buzzard Industrial Co-operative, Hockliffe-street, Leighton Buzzard.	1884	542	9,406	1,450	4
2,359	Luton Industrial Co-operative, 5, Hastings- street, Luton.	1883	369	5,043	634	5
2,540	Sharnbrook Co-operative, Sharnbrook - -	1886	61	794	132	6
1,973	Silsoe Co-operative, Silsoe - - - -	1876	240	2,561	685	7
BERKSHIRE:						
1,338	Aldermaston Co-operative Industrial and Pro- vident, Aldermaston, Reading.	1869	74	2,482	332	8
198	Reading Industrial Co-operative, 12, Caversham- road, Reading.	1860	3,300	38,963	6,364	9
(2)3,196	Windsor District Co-operative and Provident, 4, Melbourne-place, Alma-road, Windsor.	1893	100	-	-	10
1,276	Wittenham Co-operative Industrial and Provi- dent, Long Wittenham, Abingdon	1869	65	1,900	314	11
2,626	Yattendon Co-operative and Provident, Estate Office, Yattendon, Newbury.	1883	50	1,915	337	12
BUCKINGHAMSHIRE:						
1,505	Aston Clinton Industrial and Provident, The Fishers, Aston Clinton.	1872	6	1,093	15	13
2,732	Aylesbury Co-operative, 40, High-street, Ayles- bury.	1889	232	3,998	512	14
1,893	Chesham Equitable Co-operative, Broadway, Chesham.	1875	466	8,084	362	15
(a)3,076	Chesham Co-operative Boot and Shoe Manu- facturing, Chesham.	1892	(3)	-	-	16
2,395	Bletchley and Fenny Stratford Co-operative Industrial, 1, Albert-street, Fenny Stratford, Bletchley Station.	1884	385	5,090	900	17
2,208	Granborough Co-operative Association, Gran- borough, Winslow.	1880	27	271	44	18

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 247.

(2) Not yet commenced business.

(3) The Society is said to have ceased to do business.

PART B.—1893.

APPENDIX (L.)—INDUSTRIAL AND PROVIDENT SOCIETIES.

- - - - - ENGLAND AND WALES.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	155	-	610	-	408	1,285	224	-	Yes.
2	96	-	43	-	-	113	-	-	Yes; 10s.
3	840	-	442	-	114	2,229	1,198	11	Yes; one week in bread.
4	712	-	704	-	195	2,615	(1)250	-	Yes; 2½. trans- ferable share capital.
5	462	-	362	-	155	1,395	651	10	Yes; to a small extent.
6	51	-	114	-	11	364	-	-	No.
7	180	-	316	-	346	767	-	8	No.
8	186	16	174	-	102	395	19	1	Yes; to amount of share capital.
9	4,851	164	1,643	-	19,196	35,678	909	-	No.
10	-	-	-	-	-	-	-	-	
11	114	2	98	-	50	1,076	188	-	Yes; to extent of share capital.
12	232	-	41	-	55	410	-	-	No.
13	42	-	86	-	-	18	-	-	Yes; 3½.
14	387	-	348	-	89	681	-	9	Yes; to extent of share capital.
15	455	14	1,136	-	313	1,464	-	-	No.
16	-	-	-	-	-	-	-	-	
17	547	7	240	-	208	1,015	511	-	Yes; 14 days for bread.
18	19	-	-	3	-	22	36	-	Yes; one week.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
BUCKINGHAMSHIRE— <i>continued</i> .						
1,002	Newport Pagnell Co-operative Industrial and Provident, 75, Silver-street, Newport Pagnell.	1867	30	£. 902	£. 163	1
374	Ravenstone Industrial, Ravenstone, Newport Pagnell.	1862	77	1,380	131	2
3,017	Slough and District Co-operative, High-street, Slough.	1892	228	3,190	225	3
3,114	Slough and District Working Men's Liberal and Radical Club and Institute, William-street, Slough.	1892	159	141	20	4
1,571	Stony Stratford Industrial and Provident, Calverton End, Stony Stratford.	1873	343	7,560	1,199	5
1,251	Swanbourne Provident Co-operative, Swanbourne, Winslow.	1868	67	744	142	6
1,738	Wolverton Industrial and Provident, Aylesbury-street, Wolverton.	1874	672	10,442	2,624	7
CAMBRIDGESHIRE:						
2,855	Burwell Co-operative, Burwell - - -	1890	172	3,377	360	8
1,158	Cambridge Co-operative, 11, Fitzroy-street, Cambridge.	1868	1,488	36,314	5,043	9
2,599	Ely Industrial Co-operative, Broad-street, Ely -	1887	257	3,355	412	10
960	Sawston Industrial and Co-operative, High-street, Sawston.	1867	636	11,195	1,597	11
2,846	Soham Co-operative, Pratt-street, Soham - -	1890	188	4,013	422	12
1,740	Westley Waterless Industrial and Provident, Westley Waterless.	1873	24	569	218	13
2,950	Whittleford Industrial and Co-operative, Storey's Yard, Whittleford.	1891	106	1,310	233	14
2,548	Wisbech Phoenix Co-operative, Norfolk-street East, Wisbech.	1886	260	8,668	456	15
CHESHIRE:						
2,982	Birkenhead and District Co-operative, 205, Oliver-street, Grange-road, Birkenhead.	1891	459	6,825	478	16
1,345	Broadbottom Industrial Co-operative, Market-street, Broadbottom.	1873	314	8,351	1,332	17
24	Bromborough Pool Industrial and Provident, 1, York-street, Bromborough Pool.	1859	127	6,243	508	18
2,388	Chester Co-operative, 51, St. James-street, Chester.	1884	494	7,392	833	19
121	Congleton Equitable and Industrial Co-operative, 34, Mill-street, Congleton.	1860	1,402	42,893	4,868	20
104	Crewe Co-operative Friendly, Co-operative-street, Market-street, Crewe.	1845	5,248	212,948	29,128	21
(?) 1,392	Cobden Industrial Co-operative, 19, Oak-street, Crewe.	1870	31	7	-	22
208	Disley Industrial and Working Man's, Disley, Stockport.	1862	165	4,878	830	23
1,601	Hazel Grove Industrial Equitable Co-operative, London-road, Hazel Grove.	1860	897	28,747	2,341	24

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1,078*l*.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

5

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	69	—	39	—	66	106	—	—	No.
2	62	2	137	—	62	236	—	2	No.
3	222	1	233	—	30	473	1	6	
4	67	—	57	—	—	8	—	—	No.
5	714	10	581	—	169	3,943	193	—	Yes; three-fourths of member's share; not to exceed 5l.
6	69	—	42	—	—	139	—	—	No.
7	1,094	21	825	—	481	4,706	1,660	10	Yes; three quarters of member's share, in drapery only.
8	163	—	247	—	262	498	—	—	No.
9	3,389	30	2,589	—	2,435	11,905	1,967	31	No.
10	263	—	280	—	175	691	44	7	No.
11	1,173	29	1,052	—	1,245	4,850	—	—	No.
12	191	—	275	—	54	407	—	—	No.
13	51	—	25	—	101	335	—	—	Yes; no limit.
14	109	—	110	—	24	423	200	—	No.
15	698	1	394	—	161	427	1,061	13	Yes; seven days.
16	496	—	580	—	81	705	976	—	No.
17	613	25	1,028	—	1,186	2,325	522	—	Yes; Wednesday to Saturday.
18	426	4	1,117	—	—	694	—	—	Yes; on drapery only, to half or member's share.
19	742	18	802	—	352	1,645	160	—	Yes; half of member's share, except for coal.
20	2,785	20	5,585	—	4,684	13,999	(1)	54	Yes; half of member's share, up to 5l.
21	11,143	2,140	29,844	—	49,602	105,225	4,979	—	Yes; half of member's share, up to 10l.
22	—	—	—	—	—	54	12	—	Yes; half of member's share.
23	304	1	729	—	2,991	5,531	—	18	Yes; discretionary.
24	1,343	220	4,324	—	6,721	13,291	—	—	Yes; drapery only, conditionally.

(1) In liquidation.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in Trade at End of Year.	
CHESHIRE— <i>continued.</i>				£.	£.	
108	Hollingworth Industrial Co-operative, 56, Market- street, Hollingworth, Manchester.	1860	754	28,061	2,526	1
32	Hyde Equitable Co-operative, 7, Newton-street, Hyde.	1862	2,622	63,515	7,278	2
330	Macclesfield Equitable Provident, 67, Sunder- land-street, Macclesfield.	1855	3,084	78,895	13,774	3
2,677	Macclesfield Silk Manufacturing, London-road Mills, Macclesfield.	1888	197	26,746	4,596	4
1,940	Malkin's Bank Industrial Co-operative, Malkin's Bank, Sandbach.	1873	65	2,239	378	5
1,862	Nantwich Industrial Co-operative, Churchyard- side, Nantwich.	1875	200	3,476	652	6
2,835	Nantwich Co-operative Boot and Shoe Manu- facturing, Welch-row, Nantwich.	1890	167	2,879	408	7
2,753	Northwich Co-operative, 19, 21 and 23, Station- road, Witton, R.O., Northwich.	1889	230	3,811	449	8
370	Poynton and Worth Industrial Co-operative, Park-lane, Poynton, Stockport.	1861	261	10,712	1,149	9
25	Runcorn Co-operative Industrial and Provident, 8, Church-street, Runcorn.	1862	3,969	89,103	10,471	10
641	Sandbach Industrial Co-operative, Bold-street, Sandbach.	1860	1,130	29,402	4,769	11
3,051	Wallasey Co-operative, 93, Brighton-street, Sea- combe, Liverpool.	1892	152	1,837	172	12
62	Stalybridge Good Intent Industrial Co-operative, 26, Grosvenor-street, Stalybridge.	1859	2,816	62,120	7,885	13
100	Stockport Industrial and Equitable Co-operative, 28, Chester-gate, Stockport.	1860	5,000	116,547	8,750	14
1,655	Stockport Great Moor Co-operative, 353, Buxton- road, Stockport, Great Moor.	1873	204	6,429	565	15
1,653	Styal Co-operative, Styal, Handforth - -	1873	184	5,449	951	16
1,355	Thornton Hough Industrial Co-operative Trading, Thornton Hough.	1870	51	2,168	418	17
214	Whaley Bridge Industrial and Working Men's Friendly, Buxton-road, Whaley Bridge, Stock- port.	1860	521	14,045	1,684	18
2,337	Winnington Co-operative, 107, Solway-road, Winnington.	1883	794	25,407	2,474	19
410	Winsford Industrial Co-operative, 23, High- street, Winsford.	1860	1,242	26,203	6,447	20
247	Woodley Industrial and Equitable Co-operative, Hyde-road, Woodley, Stockport.	1859	399	10,155	837	21
CORNWALL:						
2,976	Delabole Co-operative, 1, Pengelly Lane End, Delabole.	1891	121	1,869	257	22
1,055	Falmouth Co-operative and Industrial, 15, Mar- ket-street, Falmouth.	1867	334	2,505	293	23
1,286	Menheniot Great East Cornwall Co-operative and Industrial, Menheniot, Liskeard.	1869	207	3,366	596	24
2,100	Pensilva Philanthropic Co-operative, Pensilva, St. Ive, Liskeard.	1878	142	2,585	633	25

(1) Including productive wages and expenses.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

7

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,560	162	3,552	-	3,574	12,227	-	60	Yes; weekly.
2	4,263	77	7,932	-	19,018	32,735	680	198	Yes; one week for coal.
3	4,660	105	8,682	-	34,878	37,032	21,193	217	No.
4	(¹) 12,112	-	-	431	-	2,875	6,328	-	Yes.
5	107	10	133	-	235	525	-	-	Yes; three-fourths of capital.
6	260	-	267	-	331	1,118	3	-	Yes; three-fourths of share capital.
7	331	-	-	26	-	763	713	-	No.
8	255	1	367	-	167	567	-	3	No.
9	608	45	1,572	-	2,949	5,765	-	-	Yes.
10	6,062	587	13,578	-	26,931	42,711	2,904	-	No.
11	1,933	35	4,049	-	5,043	13,861	-	99	Yes; three-fourths of members' shares.
12	185	-	96	-	22	213	-	-	No.
13	5,271	79	8,048	-	6,253	26,201	-	-	No.
14	5,392	145	16,363	-	44,299	59,353	-	-	Yes; weekly, to one-fifth of share.
15	390	3	902	-	282	1,902	-	-	Yes; one week.
16	451	-	524	-	198	1,180	-	-	Yes; to extent of share capital.
17	175	2	-	10	-	340	-	-	Yes; one week.
18	845	37	1,561	-	940	6,116	(²)	-	Yes.
19	1,336	-	3,240	-	1,041	4,758	2,280	76	No.
20	2,390	19	1,631	-	953	15,765	1,686	-	Yes; discretionary.
21	726	60	1,462	-	4,632	4,682	1,162	-	Yes; one week.
22	72	-	196	-	-	503	-	-	No.
23	194	-	-	21	3	295	72	-	Yes; 2l.
24	179	8	370	-	181	503	157	5	No.
25	193	-	172	-	61	590	185	2	Yes; two weeks.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1892, 230l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
CORNWALL—continued.				£.	£.	
993	St. Cleer Co-operative Provident and Industrial, Tremar Coombe, St. Cleer, Liskeard.	1867	322	3,868	1,288	1
1,810	Railway Terrace Mutual Co-operative Provident and Industrial, Railway-terrace, St. Cleer, Liskeard.	1874	102	1,887	676	2
426	East Cornwall Co-operative Provident and Industrial, St. Ive Cross, Liskeard.	1862	126	2,699	354	3
2,928	Saltash District Mutual Co-operative and In- dustrial, 38, Fore-street, Saltash.	1891	214	2,381	306	4
1,890	Tokenbury Corner Co-operative Coal, Tokenbury Corner, Callington.	1875	356	1,941	293	5
(a)1,430	Upton Cross Co-operative Provident and Indus- trial, Upton Cross, Linkinhorne.	1871	(1)	—	—	6
CUMBERLAND:						
785	Alston Industrial Co-operative, Front-street, Alston.	1865	343	5,281	679	7
737	Aspatria Industrial Co-operative, Front-street, Aspatria.	1865	1,156	20,351	4,822	8
1,326	Aspatria Agricultural Co-operative, Aspatria	1870	312	14,082	565	9
1,432	Brampton Agricultural Co-operative, 1, Bush- lane, Brampton.	1872	52	1,369	3	10
397	Carlisle South End Co-operative, 48, Botchergate, Carlisle.	1861	3,761	120,362	23,478	11
154	Cleator Moor Co-operative, 5, Jack-Trees-road, Cleator Moor.	1858	4,307	115,659	29,102	12
923	Dalston Co-operative Industrial, Dalston, Carlisle	1866	395	8,283	1,045	13
310	Egremont Industrial Co-operative, 40, Main- street, Egremont.	1859	1,053	27,075	4,287	14
1,667	Naworth Collieries Co-operative, Hallbankgate, Brampton.	1873	731	20,599	2,439	15
2,372	Harrington Industrial Co-operative, Christian- street, Harrington.	1883	229	4,250	1,186	16
1,881	Houghton Co-operative Industrial, Houghton, Carlisle.	1875	104	2,830	194	17
2,777	Keswick Industrial Co-operative, St. John's- street, Keswick.	1889	596	12,345	2,929	18
2,618	Lazonby and District Co-operative, Henderson's Buildings, Lazonby, R. S. O.	1887	196	6,026	798	19
594	Longtown Industrial Co-operative, English- street, Longtown.	1864	401	8,977	1,053	20
495	Maryport Co-operative Industrial, 38, Curzon- street, Maryport.	1858	2,000	61,618	8,916	21
1,350	Millom Co-operative, 1, Wellington - street, Millom, Carnforth.	1870	1,430	36,757	7,270	22
1,272	Nenthead Industrial Co-operative, Nenthead	1869	88	1,803	270	23
2,854	Penrith Co-operative, Castlegate, Penrith	1890	103	1,405	134	24
1,732	Tindale Co-operative, Tindale Spelter Works, Milton, Carlisle.	1873	70	3,034	290	25

(1) In liquidation.

(2) Including dividend on purchases.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

9

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	332	-	227	-	171	1,762	-	-	No.
2	169	-	126	-	6	339	189	1	Yes; 10s. for two weeks.
3	117	-	195	-	227	618	11	-	Yes; to amount of member's share.
4	222	2	58	-	46	360	22	1	No.
5	259	-	62	-	-	441	250	-	No.
6	-	-	-	-	-	-	-	-	
7	289	33	465	-	733	1,533	-	-	Yes; at discretion.
8	1,454	13	1,643	-	3,940	10,852	-	-	No.
9	1,461	-	97	-	151	2,016	-	-	Yes; no limit.
10	26	2	66	-	-	357	-	-	Yes; eight weeks.
11	9,510	-	11,940	-	8,715	47,118	5,257	114	Yes.
12	9,640	168	15,262	-	10,206	68,850	500	25	Yes; to three-fourths of shares.
13	405	(²) 93	864	-	730	3,164	-	-	Yes; to amount of shares.
14	2,259	115	2,942	-	3,598	12,372	203	-	Yes; to three-fourths of shares.
15	1,479	19	2,025	-	397	3,789	-	-	Yes; to amount of share.
16	416	-	395	-	599	2,028	227	-	Yes; to three-fourths of share.
17	201	1	190	-	225	495	-	-	Yes; to amount of share capital.
18	871	-	1,429	-	425	4,891	485	-	Yes; to three-fourths of capital.
19	326	2	465	-	158	932	-	-	Yes; one month.
20	374	63	952	-	1,117	3,394	(³)	-	No.
21	4,581	25	5,933	-	5,110	19,172	-	14	No.
22	3,090	160	4,229	-	7,145	24,631	205	-	Yes; 15s. in the £.
23	76	-	57	-	-	385	100	-	Yes; one month.
24	161	-	-	25	30	123	100	-	Yes; 14 days.
25	139	-	437	-	-	22	-	-	Not acknowledged.

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 78£.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	CUMBERLAND— <i>continued.</i>			£.	£.	
743	Upperby Co-operative Industrial, Upperby, Carlisle.	1865	106	2,753	403	1
735	Warwick Bridge Industrial Co-operative, Warwick Bridge, Carlisle.	1865	138	5,684	439	2
899	Wigton Industrial Co-operative, 53, Water-street, Wigton.	1866	364	10,000	2,580	3
693	Workington District Industrial and Provident, John and Jane-streets, Workington.	1865	852	17,696	2,474	4
2,434	Workington Beehive Industrial Co-operative, Vulcan's-lane, Workington.	1884	946	21,346	4,524	5
777	Wyndham Row Co-operative Industrial, Wyndham-row, Maryport.	1866	80	1,614	289	6
	DERBYSHIRE:					
3,186	Bolsover Co-operative, Bolsover, Chesterfield -	1893	105	1,307	184	7
1,766	Borrowash Co-operative, Borrowash, Derby -	1874	144	2,551	621	8
3,100	Brassington Industrial Co-operative, West End, Brassington, Derby.	1892	49	773	155	9
1,674	Breaston Co-operative, Chapel-yard, Breaston -	1873	48	549	113	10
2,932	Chesterfield Co-operative and Industrial, 24, Saltergate, Chesterfield.	1891	35	802	12	11
1,275	Chisworth Industrial Co-operative, Chisworth, Broadbottom, Manchester.	1869	156	4,055	710	12
505	Clay Cross Pioneer Industrial, High-street, Clay Cross.	1860	621	15,019	1,466	13
2,755	Clown Co-operative, opposite the Green, Clown, Chesterfield.	1889	182	4,159	404	14
44	Compstall Co-operative Industrial, Compstall-road, Compstall.	1851	1,795	55,172	5,711	15
90	Derby Co-operative Provident, Albert-street, Derby.	1850	8,474	212,988	26,449	16
1,170	Dove Holes Industrial Co-operative, Dove Holes, Stockport.	1868	199	4,142	576	17
1,675	Draycott and Wilne Working Men's Co-operative, Draycott.	1873	120	1,738	282	18
1,751	Eckington Co-operative, 79, Victoria-buildings, High-street, Eckington.	1874	266	4,831	499	19
920	Glossop Dale New Industrial Co-operative, 2, Railway-street, Glossop.	1866	1,962	60,660	6,441	20
2,391	Great Rocks Industrial Co-operative, Great Rocks, Dale, Derby.	1884	161	3,337	477	21
93	Hadfield Equitable Co-operative, Station-road, Hadfield.	1856	1,720	46,401	4,942	22
2,300	Hadfield and Hollingworth Coal Association, Station-road, Hadfield.	1873	2,474	8,660	341	23
2,171	Hasland Co-operative, Mansfield-road, Hasland, Chesterfield.	1879	215	4,744	669	24
790	Hayfield Equitable Co-operative and Industrial, Fishers-lane, Hayfield, Stockport.	1865	646	14,222	1,576	25
223	Lea and Holloway Industrial Co-operative, Holloway, Matlock.	1860	183	3,946	655	26
2,610	Ilkeston Co-operative, 12, South-street, Ilkeston	1887	826	18,840	2,220	27

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 167l.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 85l.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	119	9	337	-	232	640	-	-	Yes; to amount of share capital.
2	573	6	346	-	244	1,416	-	-	Yes; two weeks.
3	94	-	634	-	1,111	3,640	(¹)	-	Yes; according to capital invested.
4	777	-	2,301	-	430	4,403	202	-	Yes; to amount of shares.
5	1,358	28	2,788	-	792	4,693	801	31	Yes; to two-thirds of shares.
6	86	-	221	-	162	412	-	-	Yes; 18 s. in the £.
7	94	-	98	-	-	90	-	-	No.
8	156	5	271	-	127	952	-	-	Yes; one week.
9	46	-	57	-	6	162	-	-	Yes; to extent of shares.
10	49	3	41	-	74	355	118	-	No.
11	94	-	-	50	-	36	-	-	No.
12	216	13	494	-	429	1,149	-	-	Yes; unlimited.
13	829	-	1,407	-	3,343	4,744	(²) 1,859	-	Yes; 10 s. in the £. to 5 l.
14	335	-	411	-	98	1,204	164	-	No.
15	3,888	31	9,202	-	8,390	14,701	-	-	Yes; seven days for coal.
16	17,819	656	25,191	-	55,222	118,873	1,966	249	Yes; to 2 l. on coals only.
17	279	24	282	-	785	1,919	372	-	No.
18	113	6	193	-	82	744	367	-	No.
19	369	1	327	-	249	1,478	-	6	Yes; to extent of share capital.
20	3,826	335	8,291	-	20,526	33,750	2,642	190	Yes; one month on coal.
21	121	7	398	-	163	714	152	-	Yes; 14 days.
22	2,050	-	6,142	-	16,832	26,424	2,314	-	Yes.
23	477	4	1,823	-	-	800	111	-	Yes; on coals, 15 s. to 20 s.
24	322	-	364	-	73	1,070	318	-	Yes; to half or shares.
25	643	-	2,131	-	4,401	6,723	(³)	-	Yes; weekly.
26	495	1	-	146	413	1,152	1,422	-	Yes.
27	1,329	-	1,717	-	495	3,365	235	-	Yes; to extent of share.

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 167l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	DERBYSHIRE— <i>continued.</i>			£.	£.	
(¹) 2,813	Ilkeston Liberal Club Loan, Liberal Club, Ilkeston.	1889	29	—	—	1
2,971	Ilkeston Tennis Ground, Granby-garden, Ilkeston	1891	10	—	—	2
(²) 2,999	Second Rutland Loan, Rutland Hotel, Ilkeston -	1891	—	—	—	3
(³) 3,109	Tinsley's Third Loan, Sir John Warren Inn, Ilkeston.	1892	52	—	—	4
(⁴) 3,197	Third Rutland Loan, Rutland Hotel, Ilkeston -	1893	60	—	—	5
712	Cudnor Park and Ironville Equitable Industrial Co-operative, Ironville, Alfreton.	1886	440	8,815	1,059	6
2,949	Killamarsh Co-operative, Killamarsh, Chesterfield.	1891	218	4,071	337	7
1,871	Langley Mill and Aldercar Co-operative, Cromford-road, Langley Mill.	1875	1,996	51,307	5,521	8
2,997	Langwith Co-operative, Langwith, Mansfield -	1891	170	4,906	549	9
2,183	Little Eaton Hand-in-Hand Industrial Co-operative, Little Eaton.	1880	75	1,419	258	10
1,142	Long Eaton Working Men's Co-operative, Station-street, Long Eaton.	1868	1,456	49,622	6,236	11
343	Matlock Bank Industrial and Provident, Matlock Bank.	1863	368	8,104	2,167	12
(^a) 3,140	Measham Co-operative, High-street, Measham, Atherstone.	1893	—	—	—	13
2,553	Melbourne (Derbyshire) Co-operative Industrial and Provident, Market-place, Melbourne.	1886	198	4,131	1,736	14
1,464	Milford Co-operative, Hopping-hill, Milford -	1872	212	5,306	372	15
143	New Mills Equitable Co-operative and Industrial, Spring Bank, New Mills, Stockport.	1860	1,168	30,939	2,932	16
1,023	Peak Forest Equitable Co-operative Industrial, Peak Forest, Chapel-en-le-Frith.	1867	67	2,296	385	17
2,105	Pilsley Hand-and-Heart Industrial, Pilsley, Clay Cross.	1868	113	3,147	441	18
677	Pinxton Benevolent Co-operative and Industrial, Wharf-road, Pinxton, Alfreton.	1865	364	10,076	1,717	19
2,560	Pleasley and Pleasley Hill Co-operative and Industrial, Pleasley, Mansfield.	1886	305	10,628	927	20
(^b) 3,065	Poolsbrook Industrial Co-operative, Poolsbrook, Staveley, Chesterfield.	1892	174	4,983	119	21
454	Ripley Provident Industrial and Co-operative, Park-corner, Ripley.	1860	4,278	108,352	17,384	22
1,478	Sandiacre Co-operative, Church-street, Sandiacre, Nottingham.	1872	202	5,679	1,130	23
1,754	Sawley Working Men's Co-operative, Sawley, Derby.	1874	107	1,754	183	24

(¹) Loan Society.—Receipts, 2507.; Expenditure, 2521.(²) Loan Society :—Receipts, 7167.; Expenditure, 9097.(³) Loan Society :—Receipts, 9467.; Expenditure, 9407.(⁴) Loan Society :—Receipts, 5914.; Expenditure, 4787.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	6	-	5	-	-	68	-	-	No.
3	-	-	-	-	-	-	-	-	
4	-	-	-	-	-	-	-	-	
5	-	-	-	-	-	-	-	-	
6	502	2	776	-	243	1,653	(⁶)	10	Yes; to amount of shares.
7	188	-	411	-	38	433	-	5	No.
8	3,582	1	5,012	-	1,776	12,421	2,962	125	No.
9	350	-	540	-	32	234	-	-	No.
10	115	4	55	-	80	327	173	-	No.
11	3,988	359	4,814	-	10,786	31,322	1,979	119	No.
12	685	3	415	-	220	2,507	(⁶) 1,694	-	Yes; discretionary.
13	-	-	-	-	-	-	-	-	
14	360	33	298	-	589	2,044	(⁷) 870	-	Yes; 2 l.
15	171	20	814	-	378	774	-	-	Yes; chiefly flour.
16	1,752	189	5,478	-	9,523	16,288	647	57	Yes; three-fourths of share.
17	126	18	228	-	188	875	78	-	Yes; monthly.
18	135	9	441	-	10	577	-	1	Yes.
19	144	36	1,363	-	-	2,934	-	-	Yes; one to three months, to extent of shares.
20	543	1	1,385	-	1,976	2,661	(⁶) 53	-	Yes; one week.
21	275	-	-	67	-	367	-	-	Yes; to amount of capital.
22	8,148	30	10,924	-	19,200	51,666	1,909	272	Yes; one-half of member's withdrawable capital, but not to exceed 5 l.
23	459	8	461	-	383	1,885	1,226	-	Yes; one week.
24	94	6	167	-	138	939	-	-	

(⁵) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 190 l.

(⁶) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 214 l.

(⁷) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 48 l.

(⁸) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 536 l.

(⁹) Notice of commencement of winding-up received, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End Year.	
DERBYSHIRE—continued.						
1,776	Spondon Working Men's Co-operative, Spondon	1874	217	£. 2,316	£. 590	1
1,071	Staveley Free Labour and Industrial Provident Co-operative, 100 and 101, Speedwell-terrace, Staveley.	1868	173	6,347	972	2
1,950	Whitehough Industrial and Provident, Whitehough, Chirley, Chapel-en-le-Frith.	1876	154	4,019	470	3
2,517	Whittington and District Working Men's Co-operative, London-street, New Whittington, Chesterfield.	1886	82	1,405	204	4
1,436	Youlgreave Independent Industrial and Provident, Tap-street, Youlgreave, Bakewell.	1872	274	10,383	1,721	5
DEVONSHIRE :						
2,432	Ashburton Co-operative, North-street, Ashburton	1884	98	2,500	365	6
1,132	Barnstaple Co-operative, 11, Joy-street, Barnstaple.	1867	239	3,328	518	7
1,496	Bideford Industrial Co-operative, 29, Bridgeland-street, Bideford.	1872	291	4,261	794	8
2,865	Brixham Co-operative, St. Peter's-hill, Brixham	1890	130	1,315	99	9
1,271	Buckfastleigh Co-operative, Chapel-street, Buckfastleigh.	1869	537	13,624	3,420	10
2,130	Devonport Coal Association, Free Library, Duke-street, Devonport.	1837	914	3,291	4	11
2,423	Exeter Co-operative and Industrial, 110, St. Sidwells, Exeter.	1884	1,352	13,426	2,023	12
2,916	Lee Moor Co-operative, 1, Shop Cottages, Lee Moor, Shaugh Prior, Roborough, R. S. O.	1887	95	3,864	396	13
2,186	Newton Abbot Co-operative, 21, Queen-street, Newton Abbot.	1880	467	6,397	1,277	14
3,165	Paignton Co-operative, 45, Winner-street, Paignton.	1893	92	562	77	15
200	Plymouth Mutual Co-operative and Industrial, Frankfort-street, Plymouth.	1860	15,141	237,235	24,058	16
3,177	Plymouth and District House Painting and Decorating, 13, Mount-street, Plymouth.	1893	17	9	—	17
3,021	Plympton and District Co-operative, Fore-street, Ridgeway, Plympton.	1891	300	5,445	692	18
3,024	Princetown and District Co-operative, Princetown, R. S. O.	1892	196	4,244	397	19
2,446	North Tawton Co-operative, Barton-lane, North Tawton.	1884	115	929	185	20
1,222	Tiverton Co-operative and Industrial, Fore-street, Tiverton.	1868	422	6,484	782	21
2,875	Torquay Co-operative, 122, Union-street, Torquay	1890	123	760	76	22
DORSETSHIRE :						
2,374	Childe Okeford Co-operative, Childe Okeford -	1884	308	5,996	640	23
3,022	Parkstone and Heatherlands Co-operative, Mansfield Hill, Parkstone, R. S. O.	1892	144	2,072	265	24
3,123	Wareham District Co-operative, Wareham -	1893	142	1,413	151	25
933	Weymouth Industrial Co-operative, 26, Park-street, Weymouth.	1867	235	4,798	653	26

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	178	7	234	—	157	1,185	313	—	Yes; 10 s.
2	279	—	728	—	130	1,066	—	—	Yes; to amount of member's in- vestment.
3	109	3	634	—	263	1,052	—	—	Yes; 14 days.
4	151	—	128	—	215	391	(¹)	—	Yes.
5	395	8	863	—	455	973	—	5	Yes; discretion- ary.
6	236	—	167	—	—	442	—	—	Yes; 7 days.
7	270	—	344	—	113	782	—	—	No.
8	366	4	209	—	132	764	—	—	
9	64	—	84	—	23	141	—	2	No.
10	1,144	—	1,475	—	1,409	7,083	348	20	No.
11	250	—	(²)	—	38	914	—	—	Yes; discretion- ary.
12	1,470	20	980	—	443	3,291	1,767	24	No.
13	278	—	213	—	—	498	—	—	No.
14	693	21	484	—	430	3,147	228	5	Yes; 7 days.
15	95	—	3	—	—	186	—	—	Yes; 12.
16	20,066	2,161	26,236	—	41,412	107,959	5,926	624	No.
17	—	—	1	—	—	8	—	—	No.
18	532	1	432	—	5	651	55	4	No.
19	293	1	229	—	114	423	—	—	No.
20	48	1	52	—	32	143	22	1	No.
21	360	—	645	—	205	809	—	—	No.
22	125	—	—	30	2	157	—	—	No.
23	335	—	270	—	245	749	57	—	Yes; to three- fourths of shares.
24	184	1	84	—	17	289	460	—	No.
25	109	1	31	—	9	162	—	—	
26	510	30	263	—	200	2,485	200	—	Yes; weekly.

(¹) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 72.

(²) Imperfect Return.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	DURHAM :			£.	£.	
1,348	Annfield Plain Industrial Co-operative, Annfield Plain.	1870	4,137	185,502	9,557	1
275	Barnard Castle Co-operative Industrial and Provident, Bridgegate, Barnard Castle.	1862	426	8,721	2,224	2
2,514	Bearpark Colliery Industrial Co-operative, Dodd's-street, Bearpark Colliery.	1885	201	8,327	1,187	3
136	Birtley District Industrial and Provident, Harras Bank, Birtley, Chester-le-Street.	1861	1,732	90,869	(¹)8,726	4
335	Bishop Auckland Industrial Co-operative Flour and Provision, 84, Newgate-street, Bishop Auckland.	1860	10,633	297,036	36,048	5
132	Blaydon District Industrial and Provident, Church-street, Blaydon-on-Tyne.	1858	3,966	130,449	14,223	6
1,669	Boldon Industrial Co-operative, Boldon Colliery -	1873	859	38,810	2,283	7
2,046	New Brancepeth Co-operative and Industrial, Esh-wood-street, New Brancepeth Colliery, Durham.	1877	390	16,465	1,420	8
2,317	Brandon and Byshottles Equitable Co-operative, 1 to 4, John-street, Meadowfield, Brandon.	1882	944	37,826	2,246	9
2,785	Burnopfield District Co-operative, Burnopfield, Newcastle-on-Tyne.	1889	1,031	52,491	3,865	10
545	Chester-le-Street Co-operative and Industrial, Hernman-street, Chester-le-Street.	1862	4,094	199,156	(¹)13,752	11
509	Consett Industrial and Provident, 16, Newmarket-street, Consett.	1863	1,655	61,869	6,853	12
3,157	West Cornforth Industrial Co-operative, High-street, West Cornforth, R. S. O.	1893	248	5,110	721	13
1,363	Cornforth and Coxhoe Co-operative, 1, Commercial road, Coxhoe, Ferry Hill.	1870	2,332	95,206	6,906	14
2,455	Craghead and Holmside Co-operative and Industrial, Hedley's Buildings, Craghead.	1883	252	18,491	1,484	15
627	Crook and Neighbourhood Co-operative Corn Mill, Flour, and Provision, 9, North-terrace, Crook, R. S. O.	1864	4,817	210,007	16,615	16
1,201	Darlington Co-operative and Industrial, Priest-gate, Darlington.	1868	3,707	81,690	7,083	17
2,154	Dipton Equitable Co-operative, Dipton, Lintz Green.	1879	38	-	-	18
142	Dunston District Industrial and Provident, Dunston-on-Tyne.	1860	146	3,497	412	19
236	Durham Equitable Co-operative and Industrial, 6, 7, and 8, Claypath, Durham.	1861	2,243	65,325	7,434	20
1,832	Easington Lane Co-operative, 1, Co-operation-street, Easington Lane.	1874	508	17,792	1,722	21
1,383	Esh Co-operative, Esh - - - - -	1870	540	19,316	2,808	22
137	Felling Industrial, Gosforth-street, Felling - -	1861	600	19,188	1,458	23
123	Felling Shore, Heworth Shore, and Bill Quay Co-operative and Industrial, Felling Shore, Gateshead.	1860	419	15,834	1,482	24
127	Gateshead Industrial Co-operative, Jackson-street, Gateshead.	1861	10,251	350,242	24,738	25

(¹) Including accounts owing to the Society.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	10,304	1,464	37,006	—	31,652	76,104	761	—	Yes; 14 days.
2	461	12	1,283	—	253	3,052	—	—	No.
3	434	15	1,648	—	217	1,190	—	—	No.
4	5,767	45	15,925	—	4,444	30,278	—	35	Yes; to extent of share capital.
5	18,309	2,116	51,092	—	3,592	116,025	—	—	No.
6	10,347	48	19,381	—	43,069	84,919	—	477	No.
7	2,385	—	7,020	—	2,993	8,654	697	—	No.
8	718	16	3,414	—	1,765	4,114	358	4	No.
9	1,885	—	6,397	—	1,945	6,469	—	—	No.
10	3,883	542	9,093	—	14,610	24,328	—	90	No.
11	12,953	1,105	33,918	—	57,395	89,362	(²)	9	Yes; fortnightly, according to security held by society.
12	5,160	364	8,234	—	6,167	32,006	4,271	138	
13	328	—	923	—	—	871	852	—	No.
14	6,021	109	13,948	—	4,181	20,504	1,647	—	Yes; fortnightly.
15	1,075	—	3,243	—	314	1,762	51	—	Yes; to extent of share capital.
16	11,819	2,175	32,288	—	47,231	86,964	—	—	Yes; three-fourths of share.
17	4,888	167	12,049	—	7,026	22,263	—	80	No.
18	50	—	—	—	—	66	—	—	No.
19	219	2	397	—	68	1,471	—	—	Yes; to amount of share capital.
20	4,132	707	9,992	—	24,478	35,895	—	123	Yes; to 1 <i>l.</i> in the butcher's depart- ment.
21	1,012	52	3,008	—	1,710	4,613	875	—	Yes; according to amount of shares.
22	1,278	10	3,726	—	265	4,486	—	—	Yes; to amount of shares.
23	1,200	1	2,795	—	1,461	3,919	(³)	8	Yes; to two-thirds of capital.
24	1,054	—	2,420	—	—	3,149	—	—	No.
25	20,179	15	53,998	—	52,907	81,896	—	24	No.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 3,988*l.*

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 4*l.*

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	DURHAM— <i>continued.</i>			£.	£.	
(1) 3,038	Newcastle-on-Tyne and District Co-operative Slipper Makers', 371, High-street, Gateshead.	1892	-	-	-	1
2,312	Hartlepool Co-operative, South Whitby street, West Hartlepool.	1882	3,717	94,867	7,556	2
759	Haswell Co-operative Provision, Haswell-lane	1866	3,178	93,844	8,857	3
3,180	Haswell and Shotton Butchers, 3, George-street, Haswell, Sunderland.	1893	101	837	58	4
2,428	Hebburn Colliery Amicable Industrial, Hebburn Colliery.	1884	234	9,271	944	5
514	Hetton Downs Amicable Industrial, Hetton Downs, Fence Houses.	1863	1,369	46,235	6,193	6
2,722	South Hetton Co-operative Meat Supply, 3, Front-street, South Hetton.	1888	86	1,637	2	7
2,486	Hetton-le-Hole and Hetton Downs Butchers, South Market-street, Hetton-le-Hole.	1884	153	2,072	3	8
289	Jarrow and Hebburn Co-operative, Birch-street, Jarrow.	1861	3,224	97,033	11,508	9
1,330	Leadgate Industrial and Provident, Front-street, Leadgate.	1870	585	25,209	3,939	10
3,159	Marsden Industrial and Provident, Marsden, South Shields.	1893	311	5,623	596	11
1,836	Teesdale Workmen's Industrial and Provident, Chapel-row, Middleton-in-Teesdale.	1842	1,241	32,579	4,588	12
1,212	Low Moorsley Amicable Industrial, Low Moorsley, Fence Houses.	1868	286	10,048	1,300	13
2,071	Murton Colliery Co-operative, Woods-terrace, Murton Colliery, Sunderland.	1877	764	25,973	2,388	14
2,104	Pelton Fell Equitable Industrial, Club-row, Pelton Fell.	1877	302	14,922	1,028	15
1,313	West Pelton District Industrial and Provident, Pelton Lane Ends, Pelton, Chester-le-Street.	1869	1,425	75,813	6,218	16
1,771	Pittington Amicable Industrial, 1, Londonderry-street, High Pittington, Pittington.	1874	1,024	36,731	2,833	17
2,162	Rainton Gate Co-operative, Rainton Gate, Fence Houses.	1880	78	2,781	1,131	18
679	Ryhope and Silksworth Industrial and Provident, Colliery Schools, Ryhope-street, Ryhope Colliery.	1865	2,386	99,025	11,834	19
1,189	Seaham Harbour Industrial and Co-operative, 5, Castlereagh-road, Seaham Harbour.	1868	1,522	58,736	4,329	20
1,768	Sherburn Hill Co-operative Provision, Main-street, Sherburn Hill.	1874	604	33,230	2,321	21
487	Tyne Dock Industrial Co-operative, 63, Bede-street, Tyne Dock, South Shields.	1861	1,730	39,033	2,007	22
2,176	South Shields Equitable Co-operative, Westoe-lane, South Shields.	1880	557	12,892	960	23
1,785	Old and New Shildon Industrial Co-operative Butchers, 1, Garbutt-street, Old Shildon.	1872	536	2,066	90	24
94	Shotley Bridge District Industrial and Provident, Front-street, Shotley Bridge.	1862	467	14,386	3,136	25
1,536	Derwent Co-operative Flour Mill, Shotley Bridge	1872	(⁵) 10	91,269	5,218	26

(1) Not yet commenced business.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, £701.

(3) Educational and social.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£. ^a	
1	-	-	-	-	-	-	-	-	
2	5,720	11	12,211	-	1,505	13,201	166	10	No.
3	6,836	576	17,701	-	14,614	25,541	-	-	Yes; fortnightly.
4	82	-	60	-	-	103	-	-	Yes; to three- fourths of shares.
5	537	-	1,897	-	-	1,026	-	-	Yes.
6	2,397	145	8,876	-	2,057	12,407	-	-	Yes.
7	133	-	92	-	-	74	-	-	Yes; seven days.
8	185	-	204	-	100	271	320	-	No.
9	6,564	72	14,953	-	3,246	22,604	(²)	40	No.
10	1,775	69	4,401	-	1,244	10,721	-	-	Yes; fortnightly, to three-fourths of shares.
11	185	-	977	-	37	2,281	-	-	Yes; weekly, to 15s. in the £.
12	2,016	305	3,656	-	7,159	15,666	800	11	Yes; one month for flour.
13	522	2	1,802	-	1,194	2,442	366	-	Yes; to extent of claims.
14	1,556	-	5,164	-	-	4,472	-	-	Yes; fortnightly.
15	856	-	2,571	-	1,774	3,032	29	-	Yes; to amount of share capital.
16	5,069	2	11,805	-	5,957	24,407	-	(³) 97	Yes; to amount of share capital.
17	2,064	70	7,033	-	2,662	5,734	-	-	Yes; to amount of capital.
18	168	-	428	-	79	1,145	-	-	Yes; to extent of members' shares.
19	6,642	-	17,518	-	3,339	21,356	-	40	Yes; to extent of members' shares.
20	3,100	5	9,413	-	4,159	10,702	(⁴) 4,439	-	Yes; to amount of share capital.
21	1,644	43	6,729	-	1,599	7,490	-	-	No.
22	1,578	426	7,416	-	9,764	11,522	-	-	No.
23	837	11	1,970	-	278	1,616	1,000	-	Yes; 14.
24	182	-	8	-	-	829	250	-	Yes; 12 days.
25	1,310	198	1,815	-	3,931	11,325	-	-	Yes; 14 days.
26	4,466	-	886	-	7,953	13,593	21,166	-	Yes; 14 days.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 482*l*.

(²) Societies.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	DURHAM—continued.			£.	£.	
702	Stanhope and Weardale Industrial and Provident, Front-street, Stanhope.	1866	805	17,242	4,573	1
1,981	West Stanley Co-operative, West Stanley, Stanley, R.S.O.	1876	1,815	108,541	4,463	2
2,437	Station Town Co-operative, Station Town - -	1884	1,038	36,026	5,327	3
738	Stockton Co-operative Industrial and Provident, Wellington-street, Stockton-on-Tees.	1860	5,070	123,193	11,167	4
117	Sunderland Equitable Industrial, 19, Green-street, Bishop Wearmouth, Sunderland.	1859	5,347	95,170	14,509	5
553	Swalwell District Industrial and Provident, Market-lane, Swalwell.	1863	318	11,213	1,029	6
125	Tanfield District Industrial Provident, Tantobie, Lintz Green.	1861	460	22,828	1,993	7
(*) 1,296	Thornley Co-operative Provision, Chapel-street, Thornley.	1869	31	614	146	8
683	Tow Law and District Industrial and Provident, Dan's Castle, Tow Law, Darlington.	1865	717	20,391	3,858	9
2,507	Tudhoe Colliery Co-operative and Industrial, Tudhoe Colliery, Spennymoor.	1884	550	18,354	2,221	10
601	Washington Chemical Works Co-operative and Industrial, Pattinson Town, Washington Station.	1864	217	7,654	450	11
1,467	Willington Co-operative and Industrial, Commercial-street, Willington.	1872	695	23,845	2,316	12
1,808	Windy Nook Industrial and Provident, Chapel-street, Windy Nook, Gateshead.	1874	781	31,271	2,378	13
	ESSEX :					
2,656	Barking Industrial Co-operative, 10, North-street, Barking.	1888	280	4,928	322	14
2,338	Beckton Co-operative, 99, Winsor-terrace, Beckton, E.	1883	108	1,806	162	15
595	Braintree and West Essex Co-operative and Industrial, Bocking-end, Braintree.	1864	677	11,638	971	16
2,307	Excelsior Licensed Victuallers' Co-operative, Sir John Lawrence Tavern, Rathbone-street, Canning Town, E.	1882	60	2,634	201	17
2,789	Glassmakers' Productive, 43, Beckton - road, Canning Town, E.	1889	22	1	-	18
3,054	Trades Union Co-operative, 161, Barking-road, Canning Town, E.	1890	154	3,278	187	19
(*) 3,124	Bricklayers' Co-operative, 161, Barking-road, Canning Town, E.	1893	-	-	-	20
(*) 3,125	Reliance Carpenters and Joiners' Co-operative, 161, Barking-road, Canning Town, E.	1893	-	-	-	21
3,175	London Amalgamated Co-operative Builders, 161, Barking-road, Canning Town, E.	1893	63	7	56	22
3,191	Circle Co-operative Printers, 255, Barking-road, Canning Town, E.	1893	11	42	18	23
973	Chelmsford Star Co-operative Industrial, Moulsham-street, Chelmsford.	1867	1,126	20,045	2,640	24
20	Colchester and East Essex Co-operative and Industrial, 14, Culver-street, Colchester.	1861	3,008	82,129	7,130	25

(*) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1,944 £.

(2) Notice of commencement of winding up received, 1894.

(3) No business transacted.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,491	91	2,017	-	1,990	8,791	228	20	No.
2	5,688	771	18,723	-	20,784	37,864	(1)	40	Yes; one week for butcher's meat and green- grocery.
3	2,322	-	6,630	-	-	7,534	-	-	Yes.
4	6,880	97	14,826	-	11,081	29,643	1,625	74	No.
5	8,240	68	9,674	-	18,051	47,367	60	304	Yes; to country members.
6	778	-	1,245	-	1,493	3,412	234	17	No.
7	1,748	183	3,743	-	3,729	12,889	-	-	No.
8	60	-	68	-	33	174	181	-	No.
9	1,540	62	3,034	-	815	6,786	233	-	Yes; to extent of members' shares.
10	1,146	25	3,401	-	1,222	2,807	1,321	-	Yes; to extent of members' shares.
11	309	-	1,362	-	150	670	-	-	Yes; 1 <i>l.</i> 10 <i>s.</i> on 3 <i>l.</i> capital.
12	1,296	130	3,872	-	3,066	6,637	91	-	Yes; 14 days.
13	2,048	3	4,934	-	2,768	7,605	-	-	Yes; 2 <i>l.</i>
14	424	3	374	-	151	700	-	11	No.
15	222	1	38	-	141	336	45	1	No.
16	904	47	1,054	-	931	4,222	510	26	Yes; weekly.
17	293	-	256	-	1,425	500	1,000	-	No.
18	2	-	-	-	-	-	-	-	No.
19	327	-	-	66	10	135	127	-	No.
20	-	-	-	-	-	-	-	-	
21	-	-	-	-	-	-	-	-	
22	39	-	7	-	254 (net)	35	106	-	
23	56	-	-	44	-	311	86	-	No.
24	2,137	-	2,097	-	1,624	7,506	-	-	No.
25	6,309	430	6,296	-	13,510	24,900	(4) 2,650	173	No.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 808*l.*

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	ESSEX— <i>continued.</i>			£.	£.	
2,427	Earls Colne Industrial Co-operative, High- street, Earls Colne.	1884	152	2,400	250	1
913	Grays Co-operative Industrial and Provident, High-street, Grays.	1866	1,823	56,878	5,780	2
324	Halstead Industrial Co-operative, land 2, Trinity- street, Halstead.	1860	701	12,478	1,927	3
1,885	Harwich and Dovercourt Industrial Co-operative, 20, Church-street, Harwich.	1875	763	20,096	2,707	4
3,025	Hatfield - Peverel Co-operative, High-street, Hatfield-Peverel.	1892	58	905	187	5
1,723	Maldon and Heybridge Co-operative, 13, 15, and 17, Market-hill, Maldon.	1873	648	9,828	950	6
2,847	Southend and District Co-operative, 1, South- church-road, Southend.	1890	294	7,347	273	7
194	Stratford Co-operative and Industrial, 54, Mary- land-street, New Town, Stratford.	1860	6,019	157,638	21,732	8
1,965	Terling Provident, Terling, Witham - - -	1876	126	1,769	230	9
1,952	Tiptree Self-Help Co-operative and Industrial, Tiptree, Kelvedon.	1876	240	5,891	455	10
2,506	Victoria Docks Licensed Victuallers' Co-opera- tive, Duck House Tavern, Tidal Basin, Victoria Docks, E.	1885	44	2,481	104	11
2,527	Walthamstow Co-operative, 97, Markhouse-road, Walthamstow.	1886	163	1,788	206	12
(a)3,084	Walthamstow District Coal Co-operative, 9, Helen-road, Queen's-road, Walthamstow.	1892	(*)	-	-	13
2,592	Witham Co-operative, High-street, Witham -	1887	161	1,794	438	14
	GLOUCESTERSHIRE:					
3,070	Shirehampton and Avonmouth Co-operative, 30, Meadow-street, Avonmouth, Bristol.	1892	124	3,225	155	15
2,392	Bristol and District Co-operative, 189, New- foundland-road, Bristol.	1884	803	11,873	1,429	16
2,791	Bristol Pioneers' Boot and Shoe Productive, 16, King's-square, Bristol.	1888	59	2,625	297	17
(a)3,167	Bristol Pianoforte Productive, 49, Colston-street, Bristol.	1893	-	-	-	18
503	Cainscross and Ebley Co-operative Industrial and Provident, Cainscross, Stroud.	1862	964	22,081	3,457	19
1,796	Cinderford Bridge Co-operative and Industrial, Flaxley Mesne, Cinderford.	1874	621	19,359	5,431	20
(*)2,759	Coleford Equitable Co-operative, Gloucester- road, Coleford.	1888	160	2,404	422	21
1,932	Coin Independent Co-operative, Coin St. Ald- wyn's, Fairford.	1875	138	2,773	582	22
1,651	Down Ampney Co-operative Industrial, Down Ampney, Cricklade.	1873	55	999	315	23

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 230*l*.(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 174*l*.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	122	87	307	-	1,048	1,040	(¹)	7	No.
2	5,130	112	5,546	-	2,378	15,671	808	67	Yes; one week for bread.
3	1,235	223	981	-	4,202	9,289	1,168	25	Yes; to extent of share.
4	2,348	3	2,129	-	1,018	4,337	2,755	54	Yes.
5	86	-	53	-	60	171	46	-	No.
6	765	32	991	-	572	3,002	(²)	18	Yes; discretionary. Total credits not to exceed 200 £.
7	679	-	144	-	194	933	9	-	No.
8	18,830	1,284	12,038	-	25,608	77,634	555	-	No.
9	122	68	106	-	1,290	920	(³) 529	-	No.
10	339	-	661	-	354	1,394	-	-	Yes; to extent of share capital.
11	518	6	208	-	200	180	-	-	No.
12	180	-	79	-	51	226	23	12	Yes; one week.
13	-	-	-	-	-	-	-	-	
14	233	-	97	-	113	556	120	5	No.
15	178	-	164	-	20	217	-	5	Yes; to extent of share capital.
16	1,488	5	625	-	249	2,374	306	16	No.
17	461	-	-	174	1	407	442	-	Yes.
18	-	-	-	-	-	-	-	-	
19	2,446	45	2,464	-	1,796	9,514	854	-	Yes; to two-thirds of share capital.
20	1,118	3	1,833	-	492	6,960	(⁴)	-	No.
21	241	-	40	-	81	324	118	-	Yes; 14 days.
22	109	-	332	-	52	498	-	-	Yes.
23	75	4	68	-	70	117	37	-	Yes; for bread.

(¹) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 202£.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 359£.

(³) Notice of commencement of winding up received, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	GLOUCESTERSHIRE— <i>continued.</i>			£.	£.	
(1)2,923	Fairford Co-operative, Milton-street Fairford, Gloucester.	1890	82	1,103	99	1
229	Gloucester Co-operative and Industrial, Bruns- wick-road, Gloucester.	1860	5,754	106,692	18,660	2
2,226	Gloucester Fish and Game Supply, 90, South- gate-street, Gloucester.	1881	208	3,096	43	3
2,577	Lechlade Co-operative, High-street, Lechlade -	1886	174	1,662	578	4
2,447	Lower Lydbrook Co-operative and Industrial, Lower Lydbrook, Ross.	1884	65	2,789	511	5
2,199	Upper Lydbrook Co-operative and Industrial, Upper Lydbrook, Ross.	1880	130	5,492	373	6
2,669	Lydney Co-operative and Industrial, Newerne, Lydney.	1887	213	4,354	390	7
3,107	Pillowell and Yonkley Co-operative Industrial, Pillowell, Lydney.	1892	30	852	135	8
2,309	Stroud Co-operative, Chapel-street, Stroud -	1882	1,173	26,246	3,675	9
2,820	Tidenham Co-operative and Industrial, Wood- croft, Tidenham, Chepstow.	1890	126	2,594	353	10
995	Tortworth Provident Co-operative, Tortworth, Fairfield.	1867	40	828	165	11
	HAMPSHIRE:					
3,048	Basingstoke Co-operative, Brook-street, Basing- stoke.	1892	137	2,352	295	12
2,977	Bournemouth and District Co-operative, 18, Wyndham-road, Bournemouth.	1891	280	2,768	228	13
3,139	Cowes Co-operative, 2, Pelham-place, Medina- road, West Cowes, Isle of Wight.	1893	101	807	91	14
3,083	Eastleigh and District Industrial Co-operative, High-street Eastleigh, Southampton.	1892	101	640	75	15
3,138	Eastleigh Mutual Fuel, 57, High-street, East- leigh, Southampton.	1893	427	899	7	16
1,591	Portsea Island Mutual Co-operative, 87, Fratton- road, Fratton, Portsmouth.	1873	3,159	47,925	7,535	17
2,435	Fritham Provident, Fritham, Lyndhurst - -	1884	23	406	62	18
(5)2,873	Forton Co-operative Coal, Royal Marine Arms Inn, Forton-road, Gosport.	1889	-	-	-	19
2,211	Grange Co-operative, Northington, Alresford -	1880	31	653	45	20
2,880	Portsmouth Dockyard Impartial Coal, 58, Frat- ton-road, Landport, Portsmouth.	1890	390	5,148	-	21
1,900	Shanklin, Lake, and Branstone Union Co-opera- tive, 3, Station-road, Shanklin, Isle of Wight.	1875	243	6,915	1,434	22
2,601	Southampton Co-operative, 22, St. Andrew's- road, Southampton.	1887	358	4,560	485	23
(a)3,152	Winchester and District Provident Co-operative, 166, High-street, Winchester.	1893	-	-	-	24
	HEREFORDSHIRE:					
2,555	Hereford Co-operative and Industrial, 50a, Com- mercial-street, Hereford.	1886	317	5,297	892	25

(1) Notice of commencement of winding-up received 1894.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 71.

(3) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 421.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 941.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	62	2	—	92	55	213	—	—	Yes.
2	12,397	17	9,119	—	36,462	81,218	1,855	93	No.
3	412	—	8	—	—	289	—	—	Yes.
4	160	—	103	—	94	610	400	1	No.
5	194	—	100	—	40	336	(²) 21	—	Yes; no limit.
6	356	7	218	—	137	847	(³) 503	—	Yes; to half of share capital.
7	461	—	402	—	108	848	(⁴) 1,000	8	Yes; one week.
8	57	—	62	—	8	161	—	—	Yes; to amount of share capital.
9	2,352	90	2,852	—	2,364	10,557	559	—	Yes; to half of share capital.
10	154	—	302	—	222	762	—	—	No.
11	54	—	42	—	—	180	—	—	No.
12	212	—	93	—	27	270	33	—	No.
13	405	2	—	130	39	482	2	—	
14	77	—	44	—	5	148	—	—	No.
15	50	3	16	—	3	67	—	1	No.
16	196	—	—	29	—	104	—	—	Yes.
17	5,489	125	1,453	—	1,569	13,462	2,009	41	Yes; one week.
18	28	—	37	—	—	52	—	—	No.
19	—	—	—	—	—	—	—	—	
20	52	—	42	—	50	149	10	—	No.
21	102	4	27	—	—	44	1	—	No.
22	938	—	505	—	130	2,106	1,217	12	Yes; 14 days.
23	384	5	278	—	108	778	480	7	Yes; weekly.
24	—	—	—	—	—	—	—	—	
25	501	8	67	—	178	1,239	(⁶)	—	Yes; one week for bread.

(⁵) Imperfect Return.(⁶) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 671.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
HERTFORDSHIRE :						
(¹) 3,210	High Barnet District Co-operative, Barnet -	1893	-	-	-	1
2,962	New Barnet Industrial Co-operative, New Barnet	1891	83	495	60	2
2,325	Berkhampstead Co-operative, Cowper-road, Berkhampstead.	1883	401	8,190	959	3
2,012	Buckland Co-operative, Mrs. Mole's, Buckland, Buntingford.	1877	48	513	149	4
2,652	Croxley Co-operative, Croxley Green, Rickmansworth.	1888	111	2,342	292	5
2,376	Hertford Co-operative, 23, St. Andrew-street, Hertford.	1884	106	581	119	6
3,099	Hertford Enterprise Liberal and Radical Club and Institute, 28, St. Andrews-street, Hertford.	1892	120	129	5	7
1,218	Hoddesdon Co-operative and Industrial, Burford-street, Hoddesdon.	1868	76	2,098	214	8
2,464	Radlett Industrial, Radlett, Watford - - -	1885	71	1,375	204	9
874	Tring Co-operative Industrial and Provident, 58, 59, and 60, High-street, Tring.	1866	553	8,238	1,451	10
HUNTINGDONSHIRE :						
2,530	Huntingdon Industrial Co-operative, 50 & 51, St. Germain-street, Huntingdon.	1886	305	5,079	1,199	11
2,780	St. Ives (Hunts) Industrial Co-operative, Merryland, St. Ives.	1889	265	4,889	893	12
2,272	St. Neots Industrial Co-operative, Huntingdon-street, St. Neots.	1882	290	4,948	919	13
KENT :						
499	Alfred Joint Stock Bread and Flour, 42, North-street, Ashford.	1854	118	3,177	83	14
2,642	Ashford Co-operative, 24, High-street, Ashford -	1887	761	12,027	2,244	15
2,593	Bexley Heath Co-operative, 6, Market-place, Bexley Heath.	1887	49	1,090	72	16
2,288	Bromley Co-operative, 21, East-street, Bromley -	1882	1,379	30,604	4,196	17
2,456	Bromley Co-operative Builders, 4, Ravensbourne-road, Bromley.	1885	20	-	-	18
1,379	New Brompton Economical Industrial and Provident, 142, High-street, New Brompton.	1867	1,961	45,754	7,131	19
3,037	Medway Ship, Barge, Yacht, and Boat Building Co-operative, 61, Copenhagen-road, New Brompton.	1892	64	842	79	20
2,804	Canterbury and District Co-operative, 17, St. Peter-street, Canterbury.	1889	303	4,755	658	21

(¹) Not yet commenced business.(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 90l.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	12	-	-	-	-	74	-	-	Yes; weekly.
3	799	-	526	-	344	2,995	1,425	-	Yes; to amount of share capital.
4	41	-	3	-	-	62	-	-	No.
5	129	1	111	-	32	229	-	-	Yes; 10s.
6	77	-	11	-	61	194	1	-	
7	42	-	34	-	-	10	-	-	No.
8	167	-	141	-	188	375	-	-	Yes; to amount of shares.
9	146	14	-	77	63	335	-	-	Yes; to amount of shares.
10	912	1	410	-	5,363	6,611	227	4	Yes.
11	401	2	509	-	67	1,300	462	-	No.
12	254	-	422	-	201	854	(²)	8	Yes; to amount of share capital.
13	323	-	232	-	63	909	469	-	Yes; to amount of share capital.
14	213	-	398	-	-	1,050	-	-	Yes; 2l.
15	1,172	7	1,299	-	410	3,494	535	32	No.
16	158	-	26	-	41	95	17	-	Yes; one week.
17	2,664	17	3,229	-	3,550	10,530	485	79	Yes; one week.
18	3	-	35	-	395	43	-	-	No.
19	3,902	200	5,863	-	2,589	12,595	2,370	132	Yes; 14 days.
20	58	-	48	-	-	248	134	-	
21	526	6	352	-	121	847	(³)	6	Yes; one week, to two-thirds of members' share capital.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 13l

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.
	KENT— <i>continued.</i>			£.	£.
2,919	Chatham and District Co-operative and Industrial, Magpie Hall-road, Chatham.	1890	488	6,763	600 1
2,725	Cliffe-at-Hoo Co-operative, Cliffe-at-Hoo, Rochester.	1888	227	6,322	595 2
2,799	Cliffe-at-Hoo Club Association, North-road, Cliffe-at-Hoo, Rochester.	1889	28	—	— 3
2,827	Crockenhill Co-operative, Crockenhill, Swanley Junction, S.O.	1890	50	2,153	208 4
2,286	South Darenth Co-operative, 1, Lansdown-place, South Darenth.	1882	73	2,081	202 5
2,738	Dartford Industrial Co-operative, 13, Spital-street, Dartford.	1888	175	2,439	128 6
2,900	Dartford Club Association, Westgate House, Dartford.	1890	60	—	— 7
2,184	River and District Co-operative, 14, Biggin-street, Dover.	1880	1,236	22,753	3,617 8
3,112	New Eltham Social Club and Institute, 11, The Parade, New Eltham.	1892	109	437	27 9
1,756	Faversham Co-operative Industrial and Provident, 60 and 61, Preston-street, Faversham.	1874	1,063	31,289	4,966 10
852	Folkestone Co-operative, 28 and 30, Dover-road, Folkestone.	1866	2,075	44,521	5,969 11
(*)2,475	Folkestone Trading Bank, 26, Rendezvous-street, Folkestone.	1885	75	—	— 12
2,421	Borough of Gravesend Co-operative, 3, Harmer-street, Milton, Gravesend.	1884	1,532	48,713	7,104 13
2,008	Green Street Co-operative, Green-street, Sittingbourne.	1876	334	7,134	1,484 14
543	Greenwich Industrial Bread and Flour Association, 1, Orchard-hill, Lewisham-road, Greenwich.	1847	106	1,605	48 15
2,575	East Greenwich Co-operative, 47, 49, and 51, Woolwich-road, East Greenwich.	1887	232	2,432	106 16
2,302	West Greenwich Co-operative, 31 and 33, Blackheath-hill, Greenwich.	1882	655	3,831	505 17
2,746	South East London Co-operative Baking, 47, Woolwich-road, Greenwich.	1889	7	—	— 18
(*)2,463	Maidstone and Mid-Kent Trading Bank, Earlstreet, Maidstone.	1895	—	—	— 19
2,606	Maidstone Co-operative, 118, Week-street, Maidstone.	1887	236	2,745	403 20
3,201	Photographic Co-operative, 24, Church-street, Maidstone.	1893	17	—	— 21
(*)2,364	Home and Colonial Trade Bank, 8, Amersham-grove, New Cross, S.E.	1884	15	—	— 22
2,136	Penge and Beckenham Co-operative, 61, Parish-lane, Penge.	1879	507	9,635	1,275 23
(*)3,081	Woolwich and Plumstead Mutual Co-operative, 71, Bloomfield-road, Plumstead.	1888	31	559	32 24
2,915	Ramsgate Co-operative, 33 and 35, York-street, Ramsgate.	1890	205	2,758	362 25

(1) Imperfect Return.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 133£.

(3) Trading Bank :—Receipts, 110£ ; Expenditure, 60£.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 230£.

(5) No business transacted during the year.

	Trade Charges	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	763	-	586	-	47	1,892	342	11	No.
2	432	2	418	-	137	672	349	9	Yes; one week on bread.
3	2	-	1	-	-	62	-	-	No.
4	167	-	152	-	42	104	-	3	Yes; no limit.
5	138	-	185	-	35	77	-	3	Yes; 1l.
6	329	-	123	-	106	369	44	-	Yes; seven days.
7	7	-	(¹)	-	-	-	-	-	No.
8	2,656	22	2,057	-	1,085	9,761	4,334	30	Yes; one week.
9	165	-	112	-	-	-	-	-	No.
10	3,454	1	2,305	-	909	13,693	(²)	23	Yes; one week.
11	3,413	-	4,733	-	2	16,102	4,653	-	Yes; four-fifths of share capital.
12	-	-	-	-	-	-	-	-	
13	5,709	54	4,558	-	1,422	12,192	(⁴)	112	No.
14	497	1	908	-	1,386	4,628	178	-	Yes; weekly.
15	463	-	38	-	214	906	-	-	Yes; weekly.
16	262	-	-	52	18	693	117	-	No.
17	675	9	-	446	360	1,748	654	-	No.
18	-	-	(⁴)	-	6	21	21	-	No.
19	-	-	-	-	-	-	-	-	
20	297	10	22	-	207	472	41	1	Yes; one order.
21	34	-	-	-	-	35	-	-	No.
22	-	-	-	-	-	-	-	-	
23	1,319	2	558	-	358	2,003	1,034	14	Yes; one week.
24	49	-	-	3	-	31	-	-	Yes; about 30 per cent. of share capital.
25	276	1	161	-	62	960	(⁵) 47	-	Yes; to one-third of share capital.

(¹) Trading Bank :—No business done since June 1892.

(²) Trading Bank :—Receipts, 210l.; Expenditure, 210l.

(³) Dissolved, 1894.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 26l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	KENT— <i>continued</i> .			£.	£.	
2,386	Rochester and District Co-operative and Industrial, 24, High-street, Rochester.	1884	1,008	14,849	2,056	1
1,316	The Crays Industrial Co-operative, High-street, St. Mary Cray.	1870	544	11,785	2,366	2
328	Sheerness Co-operative, 94, High-street, Mile Town, Sheerness.	1849	1,707	56,421	10,822	3
354	Sheerness Economical Industrial and Provident, 32, High-street, Mile Town, Sheerness.	1816	1,212	29,041	2,831	4
1,795	Sittingbourne Co-operative, 123, East-street, Sittingbourne.	1874	1,335	43,046	5,750	5
3,098	Kent Co-operative Brickmaking, 20, Station-street, Sittingbourne.	1892	292	308	1,978	6
2,628	Tunbridge Wells Industrial Co-operative, 7, Kensington-street, Tunbridge Wells.	1887	326	4,140	460	7
2,822	St. Peter's Thrift and Self Help, 21, Windmill-street, Tunbridge Wells.	1887	36	639	35	8
2,655	Walmer and Mongeham Co-operative, Walmer -	1888	214	3,845	756	9
1,443	Royal Arsenal Co-operative, 147, Powis-street, Woolwich.	1868	7,757	136,345	15,900	10
2,751	Woolwich Builders', 114, Upper Hudson-road, Plumstead, Woolwich.	1889	33	-	-	11
	LANCASHIRE :					
202	Accrington and Church Industrial Co-operative, 5, Oak-street, Accrington.	1860	6,848	199,141	25,340	12
2,649	Accrington Provident Co-operative, 5, Abbey-street, Accrington.	1887	400	6,898	1,283	13
1,514	Adlington Industrial Co-operative, Railway-road, Adlington, Chorley.	1872	250	6,851	680	14
568	Ainsworth Industrial Co-operative, Ainsworth, Bolton.	1864	246	5,189	551	15
870	New-road Co-operative, Bury New Road, Ainsworth, Bolton.	1866	140	4,535	334	16
201	Ashton-under-Lyne Working Men's Co-operative, 224, Church-street, Ashton-under-Lyne.	1857	2,645	75,837	8,216	17
997	Leven Valley Industrial and Provident, Backbarrow, Ulverston.	1866	90	1,734	311	18
19	Bacup Co-operative, Rochdale-road, Bacup -	1847	2,758	85,965	10,631	19
1,278	Bacup Conservative Industrial Co-operative, 29, King-street, Bacup.	1869	656	16,446	3,323	20
496	Bagslate Industrial and Provident, Industrial-terrace, Clapgate, Bagslate, Norden, Rochdale.	1856	396	7,676	804	21
516	Bamber Bridge Industrial, Station-road, Bamber Bridge, Preston.	1861	130	7,687	540	22
2,574	Bamfurlong Co-operative, Bamfurlong, Wigan -	1887	614	22,698	(²) 2,735	23
76	Barrow Co-operative, Abbey-road, Barrow-in-Furness.	1860	4,088	98,789	11,888	24

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 617.

(2) Including accounts owing by members.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

31

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£	£.	£.	
1	1,906	1	774	—	547	3,743	1,766	—	Yes; one week.
2	1,357	—	430	—	2,811	4,971	3,528	6	Yes; to extent of share capital.
3	6,193	7	4,212	—	1,874	23,029	657	40	Yes.
4	3,009	39	2,610	—	372	16,026	101	20	Yes; to three - fourths of shares.
5	3,507	—	5,141	—	3,352	15,976	1,643	64	Yes; one week.
6	2,003	—	—	—	—	1,751	751	—	Yes; one month.
7	346	—	265	—	118	1,603	15	7	No.
8	36	—	33	—	18	47	—	—	No.
9	453	—	273	—	167	1,277	142	—	Yes; to amount of share.
10	17,691	1,217	10,063	—	24,455	75,282	1,465	280	No.
11	10	—	—	10	—	29	—	—	
12	11,110	2,771	28,041	—	127,378	160,410	7,985	420	Yes; for goods supplied on hire.
13	325	—	982	—	1,023	1,250	(1) 687	—	
14	377	5	1,025	—	220	1,317	—	—	Yes; one week.
15	284	71	899	—	1,832	2,872	—	—	No.
16	250	20	659	—	965	1,515	—	—	Yes; limited.
17	3,898	76	11,407	—	16,556	29,850	1,179	140	Yes; to end of week.
18	131	10	122	—	70	1,064	—	—	Yes; to within 5s. of amount of shares.
19	6,528	1,763	12,793	—	48,465	52,770	28,816	245	Yes; to five-sixths of share capital.
20	1,548	—	2,405	—	3,719	10,270	2,831	—	Yes; to four-fifths of shares.
21	78	188	1,051	—	9,586	10,642	—	—	No.
22	426	—	1,215	—	—	853	500	—	No.
23	1,346	24	2,747	—	259	1,654	820	—	Yes; to extent of share capital.
24	7,649	38	12,525	—	1,897	30,785	—	—	Yes; to three- fourths of share capital.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
406	Barrowford Co-operative and Industrial, Sutcliffe-buildings, Barrowford.	1847	438	10,301	985	1
(¹) 1,522	Barrowford Progressive Co-operative, Temperance Hall-buildings, Barrowford.	1872	360	8,548	1,390	2
3,058	Beswick Co-operative, 30, Ashton New-road, Beswick, Manchester.	1892	205	4,106	415	3
1,410	Billington and Whalley Industrial Co-operative, Blackburn New-road, Billington, Whalley.	1871	255	6,820	629	4
210	Grimshaw Park Co-operative, 3, Procter-street, Grimshaw Park, Blackburn.	1860	1,405	32,627	3,278	5
218	Blackburn Industrious Bees Co-operative, 54 and 56, Havelock street, Blackburn.	1860	680	13,489	1,521	6
260	Blackburn Bank Top Co-operative, 122 and 124, Bank Top, Blackburn.	1860	784	20,634	1,732	7
263	Blakey Moor Industrial Co-operative, 32A, Alma-street, Blackburn.	1861	2,176	56,756	3,885	8
486	Daisyfield Industrial Bees Co-operative, 25, Peter-street, Blackburn.	1861	1,961	74,644	9,339	9
1,542	Blackburn Excelsior Co-operative, 57, Billinge-street, Blackburn.	1872	270	10,226	254	10
2,834	St. Anne's Industrial Co-operative, 39, Montague-street, Blackburn.	1890	244	4,689	621	11
72	Blackley Co-operative, Market-street, Blackley -	1861	2,364	52,793	5,316	12
2,485	Blackpool Industrial Co-operative, 44, Albert-road, Blackpool.	1885	1,346	32,154	4,237	13
557	Blackrod Friendly Co-operative Industrial, Wards End, Blackrod.	1861	170	6,429	1,067	14
257	Great and Little Bolton Co-operative, 32, Bridge-street, Bolton.	1859	18,903	526,748	49,572	15
2,897	Bolton Co-operative Commonwealth, School Hill Mill, Bolton.	1888	235	4,622	1,472	16
2,925	Little Bolton Boot and Shoe Making and Re- pairing, 59, Clarence-street, Bolton.	1890	9	1,062	340	17
3,111	Bolton Co-operative Cabinet Makers, White Lion Brow, Bolton.	1892	31	1,099	348	18
2,259	Bouth Co-operative, Bouth, Haverthwaite -	1880	59	1,301	368	19
(²) 272	Brickfield Equitable Friends' Co-operative, Brick- field, Rochdale.	1849	253	4,266	531	20
910	Brierfield Co-operative and Industrial, Bridge- street, Brierfield, Burnley.	1866	706	18,266	2,638	21
2,150	Brooksbottoms Co-operative, Brooksbottoms, Summerseat, Manchester.	1879	133	5,912	782	22
2,198	Furness and South Cumberland Supply Associa- tion, Keppleway, Broughton-in-Furness.	1880	331	10,970	298	23
2,946	Broughton-in-Furness Co-operative, Keppleway, Broughton-in-Furness.	1891	109	1,417	259	24
2,019	Park Lyne Friendly Co-operative, Bryn, Wigan	1877	756	23,420	(³) 4,342	25
77	Burnley Equitable Co-operative and Industrial, Tanner-street, Burnley.	1860	8,689	291,224	26,268	26

(¹) Amalgamated with Reg. No. 188, Nelson Co-operative and Industrial Society, Limited, 1894.

(²) Amalgamated with Reg. No. 122, Rochdale Equitable Pioneers' Society, Limited, 1894.

(³) Including accounts owing by members.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	569	6	1,362	-	2,294	4,131	740	25	No.
2	691	27	842	-	338	1,710	1,478	17	No.
3	392	-	311	-	13	623	-	-	Yes.
4	203	7	1,076	-	175	1,594	256	-	Yes; one week.
5	2,612	197	5,304	-	8,604	16,938	-	11	No.
6	1,180	4	1,918	-	42	5,727	1,825	-	Yes; one week.
7	1,349	78	3,150	-	1,250	6,462	358	-	Yes; a little.
8	2,620	149	9,435	-	2,929	18,345	-	-	Yes; for one week's goods, to about 2l.
9	5,388	325	12,434	-	8,459	26,256	585	-	Yes; to amount of shares.
10	279	32	2,356	-	1,172	1,799	-	-	Yes; to amount of shares.
11	247	2	600	-	37	1,082	505	-	Yes; to amount of share capital.
12	3,572	41	6,444	-	16,178	31,247	-	164	Yes; three days.
13	2,020	5	3,285	-	824	14,919	252	39	No.
14	370	21	749	-	351	1,840	-	-	Yes; two weeks.
15	30,231	7,712	73,305	-	253,956	389,533	10,324	1,833	No.
16	448	-	310	-	-	1,318	3,023	-	Yes; 5l.
17	118	-	-	1	-	130	58	-	No.
18	837	-	-	27	-	183	48	-	No.
19	82	-	161	-	30	368	-	-	Yes; 15s. in the £.
20	388	43	530	-	3,956	3,616	77	-	No.
21	1,124	94	2,414	-	8,766	12,063	1,977	60	No.
22	232	87	961	-	2,937	2,499	1,168	1	Yes; to five-sixths of member's shares.
23	418	2	382	-	775	1,808	9	-	Yes; to amount of share capital.
24	157	1	14	-	19	157	250	-	Yes; 5l.
25	1,390	73	3,254	-	3,849	4,484	1,520	33	Yes; to extent of shares.
26	12,516	39	43,850	-	31,344	82,317	1,101	1,097	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE — <i>continued.</i>			£.	£.	
2,509	Burnley Self-Help Cotton Spinning and Manu- facturing, Healey Royd Mill, Burnley.	1886	293	57,085	6,083	1
2,739	Oak Mount Self-Help Manufacturing, Oak Mount Mill, Wiseman-street, Burnley.	1889	158	31,614	2,809	2
112	Bury District Co-operative Provision, 12, Knows- ley-street, Bury.	1856	10,327	282,426	28,379	3
1,502	Lower Holker Co-operative, Cark-in-Cartmel, Carnforth.	1872	78	2,017	535	4
2,451	Carnforth Co-operative, New-street, Carnforth -	1885	830	21,582	2,756	5
2,885	Hulton and Chequerbent Co-operative, 1 and 3, Brancker-street, Chequerbent, Bolton.	1890	81	2,259	249	6
2,625	Chorley Co-operative, Lyons-lane, Chorley -	1887	1,360	35,624	2,719	7
1,305	Churchtown Industrial Co-operative, Church- town, North Meols, Southport.	1868	1,590	35,594	8,612	8
75	Clayton-le-Moors Industrial Co-operative, 23, Pickup-street, Clayton-le-Moors.	1860	912	25,336	2,663	9
489	Clifton Co-operative Industrial, 127, Manchester- road, Clifton, Manchester.	1858	355	14,278	2,691	10
278	Clitheroe Equitable Co-operative and Indus- trial, 16, Moor-lane, Clitheroe.	1861	499	7,031	1,376	11
394	Cawl Terrace (Cloughfold) Industrial, Cawl- Terrace, Cloughfold, Manchester.	1851	551	12,540	2,191	12
1,367	Colne and District Co-operative, Church-street, Colne.	1870	1,616	43,383	5,972	13
433	Crawshaw Booth District Industrial, Co-opera- tion-street, Crawshaw Booth, Manchester.	1854	614	20,934	2,175	14
164	Dalton-in-Furness Co-operative, Chapel-street, Dalton-in-Furness.	1861	2,563	75,042	13,472	15
2,684	Perseverance Co-operative, 609, Blackburn-road, Darwen.	1888	66	3,094	223	16
428	Lower Darwen Co-operative, Fore-street, Lower Darwen.	1861	227	6,199	682	17
1,354	Earcroft Industrial and Co-operative, 600, Blackburn-road, Lower Darwen.	1870	82	3,099	478	18
1,813	Lower Darwen Conservative Co-operative, 30, Raikes Bridge, Lower Darwen.	1874	135	2,829	375	19
158	Over Darwen Industrial Co-operative, 2, School- street, Over Darwen.	1860	3,399	126,129	11,088	20
1,295	Over Darwen New Provident Co-operative, The Green, Over Darwen.	1869	1,363	26,846	3,210	21
1,510	Dearnley and Featherstall Industrial Co-opera- tive, Dearnley, Rochdale.	1872	107	3,368	428	22
1,023	Denton and Haughton Equitable Co-operative, 2, Amelia-street, Denton.	1867	776	26,653	1,126	23
1,215	Didsbury and Barlow Moor Co-operative, Wilmslow-road, Didsbury.	1868	51	1,745	137	24
357	Droylsden Industrial Co-operative, Market-street, Droylsden.	1861	2,607	64,250	6,937	25

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
1	£. 14,627	£. -	£. -	£. 916	£. -	£. 5,196	£. 3,515	£. -	Yes.
2	(1) 9,841	-	-	629	-	1,885	4,913	-	No.
3	18,803	3,002	44,093	-	94,809	128,401	(2)	1,080	No.
4	149	-	133	-	58	724	-	-	Yes; to extent of share.
5	1,096	-	2,579	-	932	8,649	98	-	Yes; to amount invested.
6	121	1	306	-	22	209	-	-	Yes; to amount invested.
7	1,581	47	5,435	-	725	4,333	831	-	No.
8	2,860	63	3,278	-	1,164	21,978	2,228	-	Yes; about 10s. per member.
9	1,334	377	3,329	-	12,504	15,219	3,856	82	No.
10	715	2	2,376	-	215	3,279	700	-	Yes; three-fourths of share capital.
11	779	18	874	-	945	4,072	1,705	-	Yes; one week.
12	679	40	1,855	-	4,033	7,424	441	50	No.
13	2,479	4	4,976	-	3,935	13,296	2,524	44	No.
14	1,040	453	4,202	-	11,029	17,661	-	-	Yes; three-fourths of share capital.
15	3,689	560	7,806	-	10,186	41,248	-	123	Yes; 15s. on each paid-up share.
16	129	1	512	-	-	354	-	-	Yes; weekly.
17	282	27	981	-	1,873	2,221	622	-	No.
18	166	2	414	-	717	1,096	326	-	No.
19	232	2	375	-	2,043	2,222	1,330	-	Yes; one week.
20	5,583	820	16,874	-	78,766	106,250	4,523	422	No.
21	2,467	36	3,686	-	625	14,176	439	-	No.
22	194	1	529	-	618	1,389	-	-	Yes; 2l.
23	1,287	12	3,840	-	3,540	9,149	1,519	-	Yes; 1l.
24	123	5	86	-	660	826	-	-	Yes; two-thirds of share capital.
25	5,038	40	7,085	-	12,964	29,536	1,086	175	Yes; weekly payments for drapery and coals, to amount of share.

(1) Including productive wages and expenses.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 329l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
2,468	Co-operative Sundries Manufacturing, Bee Hive Works, Greenside-lane, Droylsden.	1885	204	13,357	5,437	1
225	Eagley Industrial Co-operative, Eagley Bridge, Bolton.	1859	619	21,465	1,855	2
87	Earlestown Industrial Co-operative, 26, Earle-street, Earlestown, Newton-le-Willows.	1860	1,001	18,067	2,564	3
203	Eccles Industrial Manufacturing, Silk-street, Eccles, Manchester.	1861	299	17,217	10,950	4
451	Eccles Provident Industrial Co-operative, Peel-street, Eccles.	1857	6,646	193,099	16,971	5
321	Edenfield Industrial and Provident, Market-street, Edenfield, Bury.	1859	194	5,057	1,120	6
423	Edgworth Industrial Co-operative, Daisy Bank, Edgworth, Bolton.	1860	365	12,201	821	7
773	Egerton Co-operative, Blackburn-road, Egerton, Bolton.	1865	272	7,978	721	8
147	Failsworth Industrial, 174, Oldham-road, Fails-worth, Manchester.	1859	4,830	142,811	12,064	9
1,626	Farnworth and Kearsley Industrial Co-operative, 148, Market-street, Farnworth.	1873	3,795	126,124	10,505	10
150	Firgrove Co-operative, Firgrove, Rochdale	1853	163	3,641	603	11
2,206	Fleetwood Industrial Co-operative, 13, East-street, Fleetwood.	1880	861	19,806	1,745	12
2,417	Garston and District Co-operative, 80 and 82, St. Mary's-road, Garston.	1884	675	12,251	1,924	13
2,277	Grange-over-Sands Co-operative, 3, Devonshire-place, Grange-over-Sands.	1882	209	5,724	1,254	14
2,194	Gregson Lane Co-operative, Gregson Lane, Pres-ton.	1880	81	4,401	541	15
1,335	Guide Industrial and Co-operative, Haslingden-road, Guide, Blackburn.	1870	67	2,411	84	16
126	Great Harwood Industrial and Co-operative Provision, 2, Glebe-street, Great Harwood.	1859	1,360	39,974	4,059	17
135	Haslingden Co-operative Industrial, Dearden-gate, Haslingden.	1850	2,046	54,732	6,810	18
2,205	Haslingden Conservative Industrial Co-operative, 6 and 8, Regent-street, Haslingden.	1880	298	3,722	1,375	19
2,879	Haslingden Grane Co-operative, Heap Clough, Haslingden Grane.	1861	55	2,051	160	20
1,913	Haughton Green Equitable Co-operative, 137, Haughton Green, Denton, Manchester.	1875	517	17,810	1,247	21
2,242	Hawkshead and District Co-operative, Hawks-head, Ambleside.	1880	131	2,543	494	22
413	Healey Co-operative, Healey, Rochdale	1857	376	11,431	827	23
1,989	Heapey Busy Bee Co-operative, Lower-lane, Heapey, Chorley.	1876	206	7,498	480	24
130	Helmshore Co-operative and Industrial, Helm-shore.	1861	250	6,684	1,171	25
2,261	New Hey Industrial Co-operative, 39A, Hudders-field-road, New Hey, Rochdale.	1881	234	5,540	518	26

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	(1)2,901	4	796	-	35	3,279	2,137	-	Yes; one month.
2	1,193	196	3,083	-	10,073	9,776	3,617	13	Yes; on coals.
3	1,403	18	2,335	-	4,778	11,410	99	-	No.
4	2,743	-	853	-	180	13,591	8,456	-	Yes; usual trade credit.
5	13,301	885	25,910	-	56,046	89,118	6,076	648	Yes; weekly.
6	420	7	552	-	2,627	5,367	514	-	No.
7	839	32	2,044	-	8,814	7,861	4,782	-	Yes; monthly, on flour and coals.
8	131	13	1,015	-	273	2,193	(2)	-	Yes.
9	8,237	387	20,526	-	46,705	71,296	6,085	513	No.
10	7,907	606	18,645	-	29,061	50,359	543	55	No.
11	208	42	540	-	2,845	4,138	-	-	No.
12	1,344	12	2,640	-	363	4,713	1,056	68	No.
13	1,029	-	866	-	256	3,789	2,607	-	Yes; discretionary.
14	481	-	412	-	240	1,434	-	5	Yes; one week's goods.
15	217	1	581	-	143	1,305	-	-	Yes; weekly.
16	75	10	332	-	143	427	48	-	Yes.
17	2,102	107	6,110	-	9,904	16,117	2,099	80	Yes; in needy cases.
18	3,614	41	7,562	-	23,725	31,614	6,545	195	Yes; in exceptional cases.
19	278	-	578	-	-	1,377	-	-	No.
20	132	1	216	-	-	360	-	-	Yes; to amount of share capital.
21	995	57	2,791	-	1,735	5,117	-	-	Yes; weekly.
22	220	14	-	46	80	745	50	-	Yes.
23	500	312	1,714	-	7,831	8,273	442	19	No.
24	211	61	1,147	-	2,543	2,988	165	2	No.
25	460	75	809	-	6,146	7,199	760	-	Yes; 14 days, to three-fourths of share capital.
26	200	11	879	-	156	1,123	-	-	No.

(1) Including productive wages and expenses.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1704.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
183	Heywood Industrial Co-operative, Bethel-street, Heywood, Manchester.	1850	3,667	111,061	10,673	1
1,894	Higham Industrial Co-operative, Needle-street, Higham, Burnley.	1875	83	1,941	278	2
1,460	Hindley Industrial Co-operative, 50, Market-street, Hindley, Wigan.	1872	819	19,342	1,205	3
2,561	Hindsford Mutual Co-operative, 43, Lord-street, Hindsford, Tyldesley.	1886	143	3,330	273	4
84	Hoddlesden Co-operative Progressive Stores and Industrial, 1, Queen-street, Hoddlesden, Darwen.	1860	313	16,230	2,022	5
396	Horwich Industrial Co-operative, 116 and 118, Lee-lane, Horwich, Bolton.	1862	1,039	28,788	3,316	6
1,593	Little Hulton Industrial Co-operative, 470, Manchester-road East, Little Hulton.	1873	598	18,452	1,652	7
386	Higher Hurst Co-operative, 43, Russell-street, Hurst, Ashton-under-Lyne.	1862	843	31,556	1,200	8
438	Hurst Brook Industrial Co-operative, 32 and 34, Hillgate-street, Hurst Brook, Ashton-under-Lyne.	1861	247	7,421	637	9
2,189	Huyton Quarry Equitable Co-operative, Hall-lane, Huyton Quarry.	1880	69	2,327	150	10
419	Kirkby-in-Furness Equitable Industrial Co-operative, Sandside, Kirkby-in-Furness.	1861	352	7,697	1,603	11
1,133	Fylde Industrial Co-operative, 57, Poulton-street, Kirkham.	1868	637	24,487	3,462	12
387	Knuzden Brook Industrial Co-operative, Knuzden Brook, Blackburn.	1861	100	3,751	384	13
375	Lancaster and Skerton Equitable Industrial Co-operative, 80½, Church-street, Lancaster.	1860	5,794	86,269	11,328	14
264	Lane Bottom Industrial Equitable Pioneers, Lane Bottom, Rochdale.	1860	110	3,088	334	15
517	Lees Industrial Provident, High-street, Lees, Oldham.	1851	832	16,779	2,425	16
493	Leigh Friendly Co-operative, 61, Ellesmere-street, Leigh, Manchester.	1858	5,485	209,766	27,178	17
751	Little Lever Co-operative and Industrial, 139, High-street, Little Lever, Bolton.	1865	414	12,210	1,134	18
1,917	Leyland and Farington Industrial Co-operative, Golden-hill, Leyland.	1875	659	13,881	788	19
18	Littleborough Co-operative Society of Industry, 44, Hare Hill-road, Littleborough, Manchester.	1851	1,297	36,857	4,673	20
2,315	Littleborough Supply Store, Victoria-street, Littleborough.	1882	77	1,302	161	21
64	Liverpool Co-operative Provident Association, 13, Camden-street, Liverpool.	1851	101	87	—	22
2,538	City of Liverpool Equitable Co-operative, 230, County-road, Liverpool.	1886	128	2,486	228	23
2,886	Edgehill and Wavertree Co-operative, 36, Earle-road, Liverpool.	1890	156	1,908	143	24
2,948	Toxteth Co-operative Provident, 145, Windsor-street, Liverpool.	1891	494	7,566	419	25
(*)3,208	Music Publishing Co-operative, 34, South John-street, Liverpool.	1893	7	—	—	26

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 2087.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	7,256	818	14,561	-	30,719	55,238	1,248	364	No.
2	119	4	237	-	270	1,004	-	-	No.
3	963	15	3,074	-	650	2,233	369	-	No.
4	238	-	402	-	208	385	72	-	No.
5	748	35	2,117	-	2,027	2,102	4,996	-	Yes; to extent of members' shares.
6	2,013	138	3,422	-	2,796	10,498	380	-	Yes; 15s.
7	1,291	170	2,647	-	6,040	8,410	958	-	Yes; 1l.
8	1,225	38	5,574	-	7,413	10,375	961	70	No.
9	261	-	1,267	-	2,183	1,874	403	-	No.
10	112	-	267	-	-	278	-	-	Yes; weekly.
11	498	123	737	-	5,120	7,541	218	-	Yes; to three- fourths of share capital.
12	1,433	100	3,301	-	2,894	9,304	2,799	50	Yes; no limit.
13	200	6	564	-	128	614	282	-	Yes; 2l.
14	6,567	1,875	10,221	-	48,504	72,333	-	261	No.
15	135	4	644	-	1,767	1,880	-	-	Yes; 14 days.
16	1,348	138	2,223	-	2,026	10,634	(¹) 39	52	No.
17	8,056	7	15,950	-	2,513	73,930	2,811	39	Yes; occasional short credit.
18	675	25	1,949	-	1,786	5,600	(²)	1	Yes; to amount of share capital.
19	371	24	2,277	-	4,065	4,808	-	-	No.
20	2,354	45	5,096	-	17,916	10,619	7,104	-	No.
21	37	13	142	-	100	207	50	-	No.
22	157	1	232	-	-	687	1,428	-	Yes; to within 2l. of members' capital.
23	218	-	120	-	105	291	-	-	No.
24	163	-	104	-	42	184	-	-	No.
25	386	3	702	-	92	558	-	-	No.
26	-	-	-	-	-	-	-	-	

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 574

(³) Not yet commenced business.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
445	Livesey Social Regenerator and Industrial Co-operative, Livesey Branch-road, Blackburn.	1863	156	4,811	336	1
1,760	Longridge Industrial Co-operative, Berry-lane, Longridge.	1874	881	20,341	4,442	2
780	Love Clough Industrial, Union Row, Love Clough, Rawtenstall.	1861	381	15,487	2,351	3
(¹) 1,429	Lower House Industrial Co-operative, Lower House, Burnley.	1872	394	10,169	1,673	4
363	Lowick Green Industrial and Provident, Lowick Green, Greenodd, Ulverston.	1862	37	798	154	5
1,373	Lowton Common Co-operative Industrial, Lowton Common, Newton-le-Willows.	1847	26	650	50	6
1,453	Lumb United Industrial, Lumb, Newchurch	1872	182	6,311	885	7
73	Manchester and Salford Equitable Co-operative, 51, Downing-street, Ardwick, Manchester.	1859	12,092	274,681	34,371	8
525	Co-operative Wholesale, 1, Balloon-street, Manchester.	1863	(²) 1,010	9,361,538	817,834	9
1,274	Co-operative Printing, 92, Corporation-street, Manchester.	1869	606	66,448	6,440	10
1,362	Hulme Pioneers Co-operative, 47, Upper Jackson-street, Hulme, Manchester.	1870	341	7,519	1,330	11
1,585	Co-operative Newspaper, 90, Corporation-street, Manchester.	1871	325	8,412	281	12
2,426	Manchester Burial Society of Polish Jews, Jews' School, Derby-street, Cheetham, Manchester.	1876	362	(³) 61	—	13
(⁶) 2,783	Co-operative Union, Long Millgate, Manchester	1869	948	690	258	14
3,071	Manchester Mat Makers, 418, Oldham-road, Manchester.	1892	52	1,195	135	15
3,161	Manchester Labour Press, 59, Tib street, Manchester.	1893	80	395	184	16
(⁷) 3,183	Sons of Temperance Mutual Guarantee, 29, Pitt-terrace, Miles Platting, Manchester.	1893	—	—	—	17
(⁷) 3,199	Independent Labour Party Co-operative, 50 and 52, Cambridge-street, Manchester.	1893	—	—	—	18
215	Middleton and Tonge Industrial, Long-street, Middleton.	1850	1,860	51,407	5,264	19
533	Millgate Volunteer and Industrial Co-operative, Millgate, Rochdale.	1861	377	12,902	972	20
267	Milnrow Equitable Pioneers, 80, Dale-street, Milnrow.	1850	1,080	26,860	3,262	21
1,748	Milnrow Conservative Industrial Co-operative, 12, Dale-street, Milnrow.	1874	450	13,211	1,058	22
667	Moorside Provident Industrial Co-operative, Ellesmere-street, Moorside, Swinton, Manchester.	1856	363	11,488	1,310	23
291	Mossley Industrial Co-operative, 37, Arundel-street, Mossley, Manchester.	1856	2,730	87,817	6,504	24
2,798	New Moston Co-operative, Slade Bank, Jones-street, New Moston, Manchester.	1889	105	2,669	156	25

(¹) Amalgamated with Reg. No. 77, Burnley Equitable Co-operative and Industrial Society, Limited, 1894.

(²) Societies.

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 337,016*l.*, and yielding a profit of 6,274*l.* for the year.

(⁴) Including productive wages and expenses.

(⁵) Work done.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	200	55	810	—	1,962	1,977	85	—	Yes; to amount of shares.
2	1,596	134	1,764	—	2,041	11,469	2,654	45	Yes; flour and provisions; no limit.
3	779	51	3,000	—	4,576	9,202	310	33	Yes; three-fourths of share capital.
4	767	28	1,488	—	7,223	8,932	332	40	No.
5	58	—	53	—	—	147	—	—	Yes; to extent of share.
6	34	—	76	—	670	905	—	—	No.
7	254	9	934	—	32	1,464	—	—	Yes; five-sixths of share capital.
8	29,105	436	26,264	—	78,502	169,090	534	378	Yes; nominal.
9	196,426	151	84,084	—	136,370	570,149	909,789	100	Yes; 14 days.
10	⁽⁴⁾ 30,190	7	2,070	—	3,784	16,797	5,385	—	Yes; monthly.
11	557	5	767	—	796	2,275	1,643	—	Yes; one week.
12	2,002	89	726	—	2,380	8,720	1,551	—	Yes; monthly.
13	12	1	84	—	—	1,231	—	—	No.
14	—	—	—	—	447	235	—	—	No.
15	856	—	—	56	—	388	92	—	Yes; weekly.
16	119	—	21	—	—	410	177	—	Yes.
17	—	—	—	—	—	—	—	—	
18	—	—	—	—	—	—	—	—	
19	3,798	60	5,331	—	13,612	24,871	6,364	83	Yes; for coal and flour, one month.
20	617	—	2,365	—	2,778	4,634	⁽⁶⁾	26	Yes; five-sixths of members' shares.
21	1,533	819	3,216	—	20,665	16,713	11,467	—	No.
22	383	59	2,268	—	2,731	4,136	—	—	No.
23	543	—	1,865	—	3,241	5,081	—	—	No.
24	3,460	712	13,671	—	33,453	38,150	6,664	273	No.
25	162	—	412	—	395	407	⁽⁷⁾	9	No.

⁽⁵⁾ "Only partially a trading Society; publications in which it trades are to a great extent given away. No trade account can be made out."

⁽⁷⁾ Not yet commenced business.

⁽⁸⁾ The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 3937.

⁽⁹⁾ The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 624.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
2,251	Nangreaves Co-operative, Nangreaves, Bury	1880	42	1,077	137	1
188	Nelson Co-operative and Industrial, 12, Cross- street, Nelson, Burnley.	1860	3,635	111,470	11,032	2
2,705	Nelson Self - Help Manufacturing, Whitefield Mills, Nelson.	1888	60	23,891	1,594	3
(1) 220	Oldham Equitable Co-operative, 148, Hudders- field-road, Oldham.	1850	10,602	255,667	23,526	4
262	Oldham Industrial Co-operative, King-street, Oldham.	1850	11,672	361,027	34,989	5
1,198	Star Corn Millers, Star Corn Mill, Woodstock- street, Oldham.	1868	218	179,186	29,737	6
(2) 2,511	Plough Inn Permanent Money, Plough Inn, Werneth, Oldham.	1880	362	—	—	7
(3) 2,518	King's Arms Inn Permanent Money, King's Arms, Ashton-road, Oldham.	1885	113	—	—	8
(4) 2,819	Ordnance Arms Inn Permanent Money Club, Ordnance Arms Inn, Park-road, Oldham.	1889	34	—	—	9
(5) 2,877	Bull's Head Inn, George-street, Permanent Money, Bull's Head Inn, George-street, Oldham.	1890	184	—	—	10
2,935	Oldham Co-operative Cabinet Makers, Lee Mill, Lee-street, Oldham.	1890	25	1,062	355	11
(6) 2,989	Albion Hotel Permanent Money, Albion Hotel, High-street, Oldham.	1891	45	—	—	12
(7) 3,005	New Inn Permanent Money, New Inn, Green- acres-road, Oldham.	1891	46	—	—	13
(a) 3,085	Oldham Operative Tailors' Co-operative, 5, Church-terrace, Yorkshire-street, Oldham.	1892	(8)	—	—	14
(a) 3,205	King-street Permanent Money, 32A, King-street, Oldham.	1893	—	—	—	15
858	Oswaltdwistle Co-operative, 320A, Union-road, Oswaltdwistle.	1866	759	28,257	2,371	16
1,293	Padiham Industrial Co-operative, 63, Burnley- road, Padiham.	1869	1,402	34,064	4,171	17
352	Pendleton Co-operative Industrial, Broughton- road, Pendleton.	1860	11,826	307,642	28,329	18
3,190	Charlestown Household Co-operative, 12 and 14, Whit-lane, Pendleton, Manchester.	1893	95	920	210	19
1,718	Penny Bridge Equitable Co-operative and In- dustrial, Penny Bridge, Ulverston.	1873	73	1,352	331	20
1,657	Preston Industrial Co-operative, 225, North-road, Preston.	1873	7,859	171,171	17,924	21
159	Prestwich Co-operative and Industrial, Warwick- street, Bury New-road, Prestwich.	1861	2,553	63,504	8,279	22
129	Radcliffe and Pilkington District Co-operative Industrial, Stand-lane, Radcliffe, Manchester.	1859	4,401	139,646	11,624	23
3,000	Rudcliffe and District Household Supply Stores, 108, Bolton-road, Radcliffe, Manchester.	1891	63	1,808	280	24
26	Ramsbottom Industrial and Provident, 51, Bolton- street, Ramsbottom.	1858	2,293	63,165	8,694	25

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, £6,203L.

(2) Loan Society :—Receipts, 1,434L.; Expenditure, 1,419L.

(3) Loan Society :—Receipts, 366L.; Expenditure, 311L.

(4) Loan Society :—Receipts, 229L.; Expenditure, 321L.

(5) Loan Society :—Receipts, 718L.; Expenditure, 713L.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	86	2	162	-	75	166	-	-	No.
2	7,170	90	15,671	-	18,186	37,963	7,454	394	No.
3	1,463	-	203	-	-	2,120	2,240	-	No.
4	13,509	1,013	40,192	-	65,211	97,934	(¹)	1,004	No.
5	20,719	590	54,170	-	79,598	110,634	25,937	1,344	No.
6	7,747	13	1,657	-	2,480	57,513	36,268	-	Yes; 1 month.
7	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	
9	-	-	-	-	-	-	-	-	
10	-	-	-	-	-	-	-	-	
11	629	-	34	-	-	176	-	-	No
12	-	-	-	-	-	-	-	-	
13	-	-	-	-	-	-	-	-	
14	-	-	-	-	-	-	-	-	
15	-	-	-	-	-	-	-	-	
16	1,749	295	4,599	-	13,200	19,200	670	69	Yes; to amount of member's shares.
17	2,126	198	5,272	-	9,624	19,414	1,179	130	No.
18	19,657	79	43,455	-	32,607	106,875	1,658	-	No.
19	66	-	20	-	1	215	(²) 30	-	No.
20	89	7	40	-	81	389	-	-	Yes.
21	12,728	693	22,602	-	7,616	69,585	6,659	565	No.
22	4,064	202	10,093	-	49,862	49,186	21,096	252	Yes.
23	8,704	1,270	20,420	-	30,974	54,101	3,932	490	No.
24	183	-	193	-	-	69	8	-	No.
25	4,312	2,017	8,358	-	68,964	72,791	22,055	158	No.

(¹) Loan Society :—Receipts, 330*l.*; Expenditure, 334*l.*

(²) Loan Society :—Receipts, 150*l.*; Expenditure, 198*l.* Return for year ending 27th March 1894.

(³) Said to be winding up, 1894.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 38*l.*

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
LANCASHIRE— <i>continued.</i>				£.	£.	
1,284	Ramsbottom Conservative Industrial Co-operative, 29, Bolton-street, Ramsbottom.	1869	83	1,401	236	1
53	Rawtenstall Industrial Co-operative, Bank-street, Rawtenstall.	1850	1,011	12,824	3,008	2
1,457	Rawtenstall Conservative Industrial Co-operative, 18 and 20, Bury-road, Rawtenstall.	1872	819	23,060	3,214	3
270	Rhodes Industrial, Chapel-street, Rhodes - -	1860	783	22,258	2,722	4
1,967	Ribchester Industrial Co-operative, King-street, Ribchester.	1876	140	3,376	758	5
565	Rishton Industrial Co-operative, Commercial-street, Rishton, Blackburn.	1863	830	21,273	3,335	6
66	Rochdale District Co-operative Corn Mill, Weir-street Mill, Rochdale.	1850	648	185,641	53,508	7
122	Rochdale Equitable Pioneers, 8, Toad-lane, Rochdale.	1844	11,989	290,239	29,927	8
303	Rochdale Co-operative Manufacturing, Mitchell Hey Mills, Rochdale.	1854	1,002	205,437	34,985	9
1,255	Rochdale Conservative Industrial Co-operative, Milnrow-road, Rochdale.	1869	1,330	21,308	3,225	10
1,343	Rochdale Provident Co-operative, 2, Wood street, Oldham-road, Rochdale.	1870	4,926	88,031	7,224	11
1,393	Roe Green Industrial Co-operative, Roe Green, Worsley, Manchester.	1858	153	5,566	675	12
298	Royton Industrial Co-operative, Sandy-lane, Royton.	1857	1,198	35,264	3,175	13
1,368	Sabden Industrial Co-operative, Shop-lane, Sabden, Blackburn.	1870	294	6,388	894	14
2,382	St. Helen's Industrial Co-operative, 74 A, Lowe-street, St. Helen's.	1884	3,238	81,638	4,511	15
1,951	Sawrey Co-operative, Far Sawrey, Windermere -	1876	261	4,385	696	16
2,942	Bootle and Seaforth Industrial Co-operative, 120, Seaforth-road, Seaforth, Liverpool.	1891	180	3,066	304	17
228	Crompton Co-operative Provident, Park-street, Beal-lane, Shaw, Oldham.	1851	2,173	59,979	7,355	18
422	Shawforth Co-operative and Industrial, Mount Pleasant, Shawforth, Rochdale.	1860	201	7,636	779	19
2,863	Skelmersdale Industrial Co-operative, 49, High street, Skelmersdale, Ormskirk.	1890	130	1,610	163	20
190	Steps Industrial Co-operative, 360, Halifax-road, Small Bridge, Rochdale.	1849	271	6,213	533	21
1,320	Small Bridge Conservative Industrial Co-operative, Small Bridge, Rochdale.	1870	183	4,486	407	22
1,672	Smithy Bridge Co-operative, Smithy Bridge, Rochdale.	1873	212	5,258	509	23
116	Stacksteads Industrial Co-operative, 358, New Church-road, Stacksteads, Manchester.	1850	750	18,742	3,210	24
283	Tunstead Industrial Co-operative, Stacksteads, Manchester.	1860	404	11,345	1,549	25
985	Ringley and Kearsley Industrial Co-operative, Market-street, Stoneclough, Manchester.	1866	409	11,899	1,020	26
361	Summerseat and Brooksbottom Industrial Co-operative Provision, Railway-street, Summerseat, Manchester.	1861	134	5,341	773	27

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	94	-	150	-	170	345	-	-	Yes; no limit.
2	1,141	107	1,402	-	9,225	6,927	8,428	-	Yes; to five-sixths of share capital.
3	1,201	24	3,572	-	6,012	9,700	506	-	Yes; to amount of member's shares
4	1,553	266	3,123	-	9,377	16,047	-	-	No.
5	179	16	261	-	1,195	2,050	319	3	Yes; to extent of member's shares.
6	1,560	312	2,920	-	9,568	14,315	432	-	No.
7	4,881	-	-	5,207	1,204	79,617	23,318	-	Yes; 14 and 28 days.
8	20,754	9,017	33,276	-	295,869	358,922	6,887	835	No.
9	15,562	-	2,906	-	1,177	65,855	83,211	-	Yes; 14 days.
10	1,117	80	3,244	-	2,947	12,035	-	-	No.
11	6,012	2,134	9,069	-	64,899	82,003	3,648	-	No.
12	283	9	838	-	2,403	4,003	-	-	Yes; weekly.
13	1,943	3	5,358	-	9,239	10,645	(1)	121	No.
14	324	75	994	-	1,824	3,412	-	-	No.
15	4,241	37	10,975	-	3,684	7,515	276	48	No.
16	318	3	187	-	324	1,479	100	-	Yes; to three- fourths of share capital.
17	227	-	203	-	67	346	51	-	Yes; daily.
18	3,790	120	8,949	-	13,272	20,661	4,775	175	No.
19	329	47	1,253	-	1,890	4,196	-	-	Yes; to amount of share capital.
20	147	-	179	-	55	231	-	-	Yes; weekly.
21	333	99	998	-	4,870	5,151	-	-	Yes; weekly.
22	201	123	769	-	2,530	3,351	-	-	No.
23	82	12	819	-	3,687	4,594	-	-	No.
24	1,484	252	2,799	-	9,626	13,920	3,845	-	Yes; to five-sixths of shares.
25	772	74	1,973	-	1,703	5,567	578	-	Yes; five-sixths of share capital.
26	339	1	2,007	-	2,210	3,139	-	-	No.
27	334	-	814	-	1,114	2,335	1,140	-	Yes; to four-fifths of member's capital.

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1,773l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANCASHIRE— <i>continued.</i>			£.	£.	
1,089	Upper Swinton Co-operative Industrial, 50, Station-road, Upper Swinton, Manchester.	1858	293	9,247	1,322	1
1,299	Swinton Co-operative Industrial, Sutherland-street, Chorley-road, Swinton, Manchester.	1851	262	9,402	2,042	2
41	Bridge End Equitable Progressionists, Bridge End, Todmorden.	1851	668	22,068	2,833	3
371	Tottington Industrial Co-operative, 3, Market-street, Tottington.	1861	1,045	23,832	3,182	4
2,330	Turn Industrial and Provident, Turn, Shuttleworth, Bury.	1883	85	2,968	254	5
2,496	Tyldesley and District Industrial Co-operative, 240, Elliott-street, Tyldesley.	1885	551	14,467	1,141	6
134	Swarthmoor and Ulverston Co-operative, Market-street, Ulverston.	1861	1,439	35,628	6,104	7
1,403	Walkden Provident Industrial Co-operative, 2, Bridgewater-road, Walkden, Farnworth, R.S.O.	1870	1,370	42,483	3,998	8
863	Walmer Bridge Industrial and Provident, Walmer Bridge, Preston.	1866	109	1,688	254	9
187	Walsden Co-operative, Hollins, Walsden, Todmorden.	1849	518	17,779	2,276	10
3,018	Calderdale Co-operative Clog Sundries Manufacturing, Roendale-road, Walsden, Todmorden.	1892	25	1,431	136	11
2,058	Higher Walton Co-operative, 2, Brook-street, Higher Walton, Preston.	1876	225	8,751	245	12
1,547	School Lane Co-operative, School-lane, Walton-le-Dale, Preston.	1872	295	14,604	1,449	13
415	Wardle Industrial Co-operative, Wardle, Rochdale.	1860	286	8,584	571	14
327	Warrington Equitable Industrial Co-operative, 5, Cairo-street, Warrington.	1860	5,212	83,597	12,911	15
1,267	Peace and Safety Industrial, Water-in-the-Forest, Rossendale.	1852	174	6,420	954	16
48	Waterfoot Co-operative and Industrial, Waterfoot, Manchester.	1860	540	8,550	3,242	17
244	Waterloo Industrial and Provident Co-operative, Oldham road, Waterloo, Ashton-under-Lyne.	1862	638	16,930	2,040	18
716	Westhoughton Friendly Co-operative, 2, Wigan-road, Westhoughton, Bolton.	1858	829	29,314	2,818	19
1,387	United Industrial, 34, Market-street, Westhoughton.	1871	821	32,101	2,507	20
391	Westleigh Industrial and Provident, Warburton Hill, Westleigh, Manchester.	1863	50	1,358	121	21
1,933	Wheatley Lane Co-operative and Industrial, New Houses, Wheatley Lane, Burnley.	1876	79	2,440	370	22
961	Wheelton Prospect and Industrial Co-operative, Bennett-row, Wheelton, Chorley.	1867	77	2,218	280	23
2,016	Whiston Industrial Co-operative, Stank-lane, Whiston, Prescot.	1876	396	12,354	788	24
2,089	White Coppice Co-operative, The Wood, White Coppice, Chorley.	1877	35	1,197	157	25

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 797l.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1b5s.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	234	2	1,703	-	419	1,421	435	-	Yes; one week.
2	416	29	1,485	-	3,326	5,334	-	-	Yes; to extent of deposits, except in case of great necessity.
3	1,555	288	3,383	-	14,500	16,685	-	54	Yes; two months for coal.
4	1,473	118	3,040	-	13,192	14,524	4,724	75	Yes; clothing club, to 2 <i>l</i> .
5	158	27	433	-	597	936	-	-	Yes; 2 <i>l</i> .
6	819	1	2,192	-	784	3,307	224	-	Yes; 14 days for coals.
7	2,712	4	3,896	-	5,726	21,682	-	30	Yes; to three- fourths of share capital.
8	2,825	342	6,168	-	9,667	16,374	(¹)2,520	-	No.
9	169	6	113	-	111	332	-	-	No.
10	837	289	3,002	-	13,747	15,681	-	76	Yes; seven days for coals.
11	177	1	7	-	-	564	-	-	Yes; one month.
12	339	89	1,728	-	2,011	2,412	-	-	No.
13	657	23	2,406	-	1,696	4,251	(²)	-	Yes; weekly to amount of mem- bers' shares.
14	394	-	1,253	-	5,618	4,821	(³)1,170	-	Yes; 14 days.
15	6,523	649	12,452	-	25,111	45,987	-	70	No.
16	302	3	502	-	186	1,863	132	-	Yes; to five-sixths of deposits.
17	796	13	1,246	-	2,954	8,444	4,214	-	Yes; to two-thirds of share capital.
18	1,133	93	2,524	-	6,573	605	(⁴)8,563	6	Yes; to three- fourths of share.
19	1,184	91	4,986	-	506	9,850	-	-	Yes; to extent of member's share.
20	1,346	190	5,567	-	421	10,793	-	-	Yes; to extent of member's share.
21	53	-	160	-	105	148	-	-	Yes; to amount invested.
22	187	-	242	-	202	1,416	-	-	Yes; 1 <i>l</i> . for one week.
23	97	8	372	-	823	979	-	1	Yes; 1 <i>l</i> .
24	519	-	1,611	-	138	1,072	-	-	Yes.
25	49	2	85	-	18	154	-	-	Yes; to extent of share capital.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 287*l*.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 760*l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock in- Trade at End of Year.	
LANCASHIRE— <i>continued.</i>						
1,826	Whitefield and Unsworth Co-operative, 237, Bury New-road, Whitefield.	1874	849	£. 23,044	£. 2,849	1
2,020	Whitewell Bottom Industrial Co-operative, Whitewell Bottom, Newchurch.	1876	220	6,292	921	2
2,863	Whittle-le-Woods Excelsior Co-operative, Bridge- street, Whittle-le-Woods, Chorley.	1890	165	5,471	440	3
162	Whitworth Friendly Co-operative and Industrial, 306, Market-street, Whitworth.	1850	753	22,115	2,605	4
2,769	Wigan and District Equitable Co-operative, 93, Wallgate, Wigan.	1889	1,060	15,051	1,120	5
891	Winewall Co-operative and Industrial, Wine- wall, Colne.	1866	164	4,097	417	6
337	Withnell Industrial Co-operative, Railway- road, Brinscall, Withnell.	1861	360	11,049	1,280	7
681	Woolfold Co-operative, Green-street, Woolfold -	1865	602	14,767	1,337	8
LEICESTERSHIRE :						
2,448	Ansty Co-operative, Main-street, Ansty, Leicester	1885	224	3,669	629	9
(*) 3,116	Ansty Co-operative Boot and Shoe Manufactur- ing, Main-street, Ansty.	1892	71	-	-	10
2,602	Ashby-de-la-Zouch Co-operative, Lower Church- street, Ashby-de-la-Zouch.	1887	200	3,292	331	11
1,397	Barwell Industrial, High-street, Barwell, Hinck- ley.	1871	300	8,267	962	12
2,973	Barwell Co-operative Boot and Shoe Manu- facturing, Goose-lane, Barwell, Hinckley.	1891	59	4,671	573	13
2,534	Broughton Astley and District Co-operative, Main-street, Broughton Astley, Rugby.	1886	101	1,538	347	14
1,704	Burbage and District Industrial Co-operative, Burbage, Hinckley.	1873	378	4,810	793	15
2,319	Coalville Working Men's Co-operative, New Market, Coalville.	1882	910	19,638	2,648	16
2,672	Cosby Industrial Co-operative, Cosby, Leicester	1888	118	1,837	469	17
2,411	Croft Industrial Co-operative, Stores, Croft, Leicester.	1884	94	2,713	495	18
1,572	Earl Shilton and District Industrial Co-operative, High-street, Earl Shilton.	1872	227	3,477	496	19
1,238	Enderby Co-operative, The Cross, Enderby -	1868	469	14,003	2,161	20
671	Fleckney Industrial and Provident, Leicester- road, Fleckney, Market Harborough.	1865	208	4,296	432	21
803	Great Glen Industrial and Provident, Great Glen.	1866	95	2,247	298	22

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 237/.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 450/.

(3) Not yet commenced business.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,709	151	3,524	-	7,038	13,553	51	-	No.
2	357	-	1,069	-	697	2,245	(¹) 214	-	Yes; two-thirds of amount invested.
3	119	4	859	-	145	1,056	-	-	No.
4	1,477	33	3,089	-	1,433	10,377	-	43	No.
5	980	-	1,816	-	411	1,748	482	-	No.
6	279	2	531	-	190	1,930	-	-	Yes; 1/2.
7	713	-	1,068	-	793	3,837	(²) 381	-	Yes; weekly purchases.
8	827	90	2,174	-	7,170	9,130	-	44	No.
9	313	6	305	-	76	1,868	108	-	No.
10	-	-	-	-	-	-	-	-	
11	202	-	310	-	64	503	70	-	No.
12	431	5	851	-	3,519	4,187	-	-	No.
13	409	-	(⁴)	-	173	598	200	-	Yes.
14	106	2	155	-	41	379	-	4	No.
15	267	26	629	-	-	2,069	-	-	
16	1,152	-	2,231	-	635	3,046	1,059	54	Yes; one week for bread.
17	136	-	330	-	-	286	(⁵)	-	Yes; to be taken from member's share capital if unpaid at end of quarter.
18	218	-	245	-	17	234	(⁶)	-	No.
19	371	-	360	-	-	836	-	-	No.
20	1,452	-	-	859	1,839	4,559	1,634	-	Yes.
21	234	-	616	-	-	264	268	-	No.
22	71	-	-	17	-	228	90	-	Yes; to amount of share capital.

(⁴) Imperfect Return.

(⁵) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 170/.

(⁶) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 52/.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LEICESTERSHIRE— <i>continued.</i>			£.	£.	
2,303	Glenfield Co-operative, Glenfield - - -	1881	144	2,493	354	1
3,090	Glenfield Progress Co-operative Boot and Shoe Manufacturing, Station-road, Glenfield, Lei- cester.	1892	69	1,545	141	2
1,983	Groby Co-operative, Groby, Leicester - -	1876	95	1,835	349	3
1,542	Hathern Industrial Co-operative, Hathern -	1872	170	3,563	524	4
255	Hinckley and District Industrial Co-operative, 43, Castle-street, Hinckley.	1861	620	25,399	3,307	5
2,837	Hinckley Boot Productive, Stockwell Head, Hinckley.	1890	37	5,366	414	6
3,016	Huncote Co-operative, Main-street, Huncote, Leicester.	1892	77	1,747	277	7
37	Leicester Co-operative, 4, Union-street, Leicester	1860	8,129	155,545	17,092	8
1,963	Leicester Co-operative Hosiery Manufacturing, Cranbourne Mills, Leicester.	1876	474	32,702	9,712	9
2,120	Leicester Elastic Web Manufacturing, Slate- street Mills, Conduit-street, Leicester.	1878	10	7,949	2,182	10
2,314	Co-operative Productive Federation, 44, Luther- street, Leicester.	1881	18	(¹)	-	11
2,572	Leicester Co-operative Boot and Shoe Manu- facturing, 1, Bede-street, Braunston Gate, Leicester.	1886	925	32,994	6,548	12
3,066	Leicester Co-operative Printing, Printing Works, Vauxhall-street, Leicester.	1892	113	607	50	13
3,130	Leicester Anchor Boot and Shoe Productive, 4, Kensington-street, Belgrave-road, Leicester.	1893	125	2,210	276	14
(a)3,135	Midland Co-operative Boot and Shoe Manufac- turing, 21, Brierley-street, Leicester.	1893	(²)	-	-	15
3,153	St. Crispin (Leicester) Boot and Shoe Operatives' Productive and Distributive, 28, Cank-street, Leicester.	1893	456	371	715	16
170	Loughborough Industrial Co-operative, 3, Wood- gate, Loughborough.	1859	111	2,138	460	17
698	Loughborough Working Men's Industrial Trad- ing, 1, School-street, Loughborough.	1865	257	5,568	631	18
1,301	Markfield Industrial Co-operative, High-street, Markfield.	1867	96	3,699	456	19
532	Market Harborough Industrial Co-operative, High-street, Market Harborough.	1862	582	10,391	360	20
2,253	Mountsorrel Industrial Co-operative, Main- street, Mountsorrel.	1881	88	2,192	403	21
1,042	Oadby Industrial and Provident, Main-street, Oadby.	1867	156	2,753	544	22
402	Quorndon Co-operative Provident, Barrow-street, Quorndon.	1862	163	3,704	778	23
1,630	Ratby Co-operative, Main-street, Ratby - -	1873	58	595	151	24

(1) "Propagandist Agents."

(2) Notice of commencement of winding up received, 1893.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	194	10	216	-	785	1,220	250	4	No.
2	53	1	-	33	-	192	71	-	Yes.
3	130	-	171	-	272	800	-	-	No.
4	248	17	372	-	319	2,150	253	4	No.
5	1,645	517	3,629	-	14,558	15,902	-	23	No.
6	110	-	201	-	-	315	66	9	Yes; no limit.
7	106	-	178	-	54	416	19	2	No.
8	16,757	530	11,396	-	12,898	74,006	8,563	154	No.
9	4,342	27	692	-	70	10,440	8,979	10	Yes; no limit.
10	834	5	246	-	36	1,765	507	-	No.
11	-	-	-	-	-	-	-	-	No.
12	1,759	-	1,379	-	172	9,009	-	58	Yes; fourteen days.
13	482	-	6	-	2	580	206	-	
14	483	-	11	-	1	374	78	-	No.
15	-	-	-	-	-	-	-	-	
16	145	-	-	201	-	56	1,180	-	No.
17	216	3	94	-	2,061	484	1,365	-	
18	274	27	700	-	-	618	-	-	No.
19	411	8	278	-	102	800	445	-	Yes.
20	544	1	1,184	-	-	1,588	1,200	-	No.
21	138	-	204	-	40	301	-	1	No.
22	226	7	195	-	80	1,024	519	-	Yes; two-thirds of share capital.
23	213	-	334	-	-	577	81	-	No.
24	44	-	37	-	47	130	(³) 254	-	Yes; discretion- ary.

(³) The Society has, in addition, a Banking Department whose liabilities were, on 31st December 1892, 11l.

Registrar Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LEICESTERSHIRE— <i>continued.</i>			£.	£.	
2,541	Sapcote Co-operative, Church-street, Sapcote -	1886	106	1,258	369	1
740	Sheepshed Co-operative Provident and Industrial, Field-street, Sheepshed.	1865	470	9,825	2,020	2
2,254	Sheepshed Co-operative Hosiery, Field-street, Sheepshed.	1881	38	-	25	3
2,406	Stoney Stanton New Co-operative, Yew Tree House, Long-street, Stoney Stanton.	1884	137	2,308	720	4
2,757	Whetstone Co-operative, Hog-lane, Whetstone -	1888	89	2,801	166	5
1,040	Great Wigston Industrial and Provident, Bell- street, Great Wigston.	1867	758	17,196	3,105	6
3,073	South Wigston Operatives' Boot and Shoe Manufacturing, 26, Glengate-terrace, Glen- gate, South Wigston.	1892	120	272	37	7
	LINCOLNSHIRE :					
2,190	Boston Equitable Industrial Co-operative, Man- sion Buildings, 32, 34, and 36, West-street, Boston.	1880	1,177	14,596	2,111	8
1,462	Gainsborough Industrial Co-operative, 11, Bridge- street, Gainsborough.	1872	1,728	39,498	7,539	9
1,592	Grantham Equitable Co-operative Industrial, 17, St. Peter's-hill, High-street, Grantham.	1872	1,592	32,344	5,343	10
3,131	Great Grimsby Co-operative, 17, Cleethorpe- road, Great Grimsby.	1893	1,977	40,456	4,735	11
2,523	Hackthorn and Cold Hanworth Provident, Old School-room, Hackthorn.	1886	66	1,266	273	12
141	Lincoln Equitable Co-operative and Industrial, Silver-street, Lincoln.	1861	8,125	184,343	30,896	13
2,594	Louth Industrial Co-operative, 11, Queen-street, Louth.	1887	363	4,504	892	14
1,289	Nocton Equitable Co-operative and Industrial, Nocton.	1869	5	136	57	15
2,236	Saxby Co-operative, Saxby All Saints, Barton- on-Humber.	1881	45	1,358	306	16
1,784	Scunthorpe Mutual Co-operative and Industrial, 33, Winterton-road, Scunthorpe.	1874	628	10,930	1,821	17
2,964	Spalding Industrial Co-operative, 152, Winsover- road, Spalding.	1891	169	1,599	273	18
(a)3,149	Wrawby Industrial Co-operative, Pigeoncote House, Wrawby, Brigg.	1893	-	-	-	19
	MIDDLESEX :					
648	Alliance Coal Supply Association, 45, Corpora- tion-row, Clerkenwell, E.C.	1864	162	1,170	-	20
769	Civil Service Supply Association, 136, Queen- Victoria-street, E.C.	1866	5,196	1,676,065	294,942	21
1,221	Railway Clearing House Clerks' Co-operative Supply, 195, Seymour-street, Euston-square, N.W.	1868	546	22,807	2,794	22
(a)1,516	Coal Co-operative, 115, Chancery-lane, W.C. -	1872	(1)	-	-	23
1,598	East London Co-operative, 73, East India Dock-road, Poplar, E.	1873	182	3,190	659	24

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 559*l.*

(2) Including dividend on purchases.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	91	-	148	-	-	388	-	1	No.
2	824	47	149	-	2,675	7,284	775	18	No.
3	4	-	-	5	-	78	106	-	No.
4	223	-	157	-	71	652	37	-	No.
5	114	3	314	-	-	254	-	-	No.
6	1,646	43	1,121	-	675	8,080	298	-	No.
7	25	2	-	24	-	143	25	-	Yes.
8	1,499	-	918	-	296	6,387	-	-	No.
9	4,295	527	3,448	-	1,685	17,147	(1) 2,253	30	No.
10	3,112	-	2,303	-	767	13,047	416	40	No.
11	3,928	53	3,382	-	1,002	2,668	7,711	-	Yes; 1L.
12	106	9	106	-	49	315	-	-	No.
13	15,822	(2) 1,004	13,539	-	28,425	89,525	26,548	216	Yes; one week.
14	401	-	215	-	120	807	12	5	Yes; fortnightly, when share exceeds 1L.
15	15	-	-	-	-	79	-	-	No.
16	132	-	13	-	-	49	82	-	Yes; no limit.
17	773	37	1,020	-	262	3,863	-	-	No.
18	158	-	113	-	12	358	4	-	No.
19	-	-	-	-	-	-	-	-	
20	147	17	23	-	-	1,106	-	-	Yes; no limit.
21	183,252	2,062	50,020	-	47,079	355,432	(3) 16,032	-	No.
22	1,540	-	1,205	-	441	1,444	1,930	-	Yes; no limit.
23	-	-	-	-	-	-	-	-	
24	420	-	26	-	42	420	1,187	-	No.

(2) Deposit account balances.

(4) The Secretary states, that the Society's business being in the hands of a Receiver and Manager appointed by the Court of Chancery, he has no material from which to compile the Annual Return. Notice of commencement of winding up received, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at end of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	MIDDLESEX— <i>continued</i> .			£.	£.	
1,710	Enfield Highway Co-operative, Mandeville-road, Enfield Wash.	1872	850	16,283	2,336	1
1,757	Hendon Industrial Co-operative, 6, Market-place, Church-lane, Hendon, N.W.	1874	236	3,899	636	2
1,824	International Exhibition Co-operative Wine, 11, Chandos-street, Cavendish-square, W.	1874	1,741	15,360	11,487	3
2,033	Co-operative Institute, 36, Hart-street, W.C.	1877	56	1,327	718	4
(*) 2,094	London Trading Bank, 12, Coleman-street, E.C.	1878	830	—	—	5
2,138	Hampton and New Hampton Co-operative, New-street, Hampton.	1879	91	4,091	377	6
2,230	Anchor Co-operative, 48, Aden-grove, Green Lanes, Stoke Newington, N.	1879	315	3,897	—	7
2,237	Staines and Egham Industrial Co-operative, Clarence-street, Staines.	1880	516	9,636	1,344	8
2,274	Cubitt Town Licensed Victuallers' Co-operative, London Tavern, Manchester-road, Cubitt Town, E.	1881	72	2,187	194	9
2,281	Tower Hamlets Industrial Co-operative, 436, Commercial-road East, E.	1882	1,437	19,917	1,925	10
2,290	United Service Share Purchase, 15, Charter-house-street, E.C.	1882	739	—	—	11
2,313	Chelsea and Fulham Industrial Co-operative, 312, King's-road, Chelsea, S.W.	1882	942	8,901	1,558	12
2,321	Ball's Pond Secular Hall, 36, Newington Green-road, Islington, N.	1883	165	—	87	13
(a) 2,348	Metropolitan Equitable Co-operative, 43, New Oxford-street, W.C.	1883	(⁶)	—	—	14
2,352	Poplar and Bromley Perseverance Licensed Victuallers' Co-operative, 7, Ida-street, Bromley, E.	1883	80	2,121	100	15
(7) 2,381	Co-operative Aid Association, 99, Leman-street, Whitechapel, E.	1883	307	—	—	16
2,398	Kensington and Notting Hill Co-operative Industrial, 17, Abingdon-road, Kensington, W.	1884	518	1,792	161	17
2,403	Tozer Horse-shoeing, 12, East Burlington-mews, St. Stephens-square, W.	1884	26	(⁸) 1,061	—	18
2,457	Cottage Co-operative, 2, Grove-terrace, West Kensington, W.	1885	20	586	36	19
2,466	Child's Hill and Cricklewood Co-operative, Providence-place, Cricklewood, N.W.	1885	207	1,809	84	20
2,472	Euston Co-operative, Euston Station, N.W.	1868	387	11,608	225	21
2,479	Acton and West London Laundry Proprietors' Co-operative and Industrial, Trafford House, Trafford-road, South Acton.	1885	133	537	81	22
(10) 2,480	Boro' of Hackney Industrial Co-operative, 233, Victoria Park-road, South Hackney, E.	1885	598	4,671	70	23
2,482	Angel-road Works Co-operative, Angel-road Works, Upper Edmonton.	1885	450	2,406	192	24
2,484	Bookbinders' Co-operative, 17, Bury-street, Bloomsbury, W.C.	1885	82	673	42	25

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 66l.

(2) Trading Bank :—Receipts, 1,169,578l.; Expenditure, 1,161,001l.

(3) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 96l.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 78l.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,952	14	1,630	-	327	4,249	829	25	Yes; weekly.
2	548	6	77	-	159	1,567	(¹) 300	2	No.
3	1,092	-	356	-	-	1,741	139	-	No.
4	274	5	-	79	209	630	772	-	No.
5	-	-	-	-	-	-	-	-	
6	409	-	210	-	47	397	117	6	Yes; one week's goods.
7	74	-	-	23	176	25	-	-	No.
8	807	1	1,170	-	547	2,052	(²) 1	29	No.
9	535	-	186	-	931	604	563	-	No.
10	2,284	-	671	-	1,021	4,383	(⁴) 3,336	13	No.
11	338	-	910	-	(³) 23,560	18,947	4,281	-	No.
12	1,566	8	-	152	481	3,313	683	-	No.
13	75	-	88	-	(⁵) 1,626	1,000	700	-	No.
14	-	-	-	-	-	-	-	-	
15	843	-	-	162	-	580	110	-	No.
16	-	-	-	-	-	-	-	-	
17	309	1	-	52	383	980	4	-	No.
18	896	-	(⁶)	-	-	445	20	-	No.
19	86	-	-	13	11	29	-	-	Yes; 25/.
20	251	1	-	14	1,009	769	700	-	Yes; one week's goods.
21	131	-	278	-	-	127	-	-	Yes; monthly.
22	225	-	(⁷)	-	-	664	-	-	No.
23	820	60	-	269	605	854	331	-	No.
24	250	9	(⁸)	-	519	133	300	-	No.
25	90	-	14	-	-	395	-	-	No.

(³) In this case the investments constitute the amount of capital engaged in the Society's business.

(⁶) See particulars of Legal Proceedings, page 130.

(⁷) Trading Bank :- Receipts, 19/; Expenditure, 33/.

(⁸) Sales of goods and work done.

(⁹) Imperfect Return.

(¹⁰) Winding up, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
<i>MIDDLESEX--continued.</i>						
2,493	Civil Service Share Purchase and Investment, 21, Godliman-street, E.C.	1885	1,055	—	—	1
2,499	St. George's Mutual Benefit Investment, 32, Sackville-street, W.	1885	149	—	—	2
2,513	Willesden Junction Railway Co-operative, Railway Institute, Willesden Junction, N.W.	1886	125	2,863	427	3
2,544	Kentish Town Industrial Co-operative, 17, Prince of Wales - crescent, Kentish Town, N.W.	1886	395	2,429	244	
2,567	Post Office Employés' Mutual Guarantee Asso- ciation, 20, King Edward-street, E.C.	1886	18,449	—	—	5
2,591	Harlesden Co-operative Industrial, 4, Barry- road, Willesden, N.W.	1887	66	955	90	6
2,600	Carlyle Club Building Association, Carlyle Club, Bath-place, Old-street, E.C.	1887	167	—	—	7
2,007	London Central Co-operative Association of House Decorators and Painters, 35, Longferd- street, N.W.	1887	28	(³) 53	18	8
2,660	London Co-operative Baking, 72, Crowndale-road, Camden Town, N.W.	1888	(⁴) 3	1,246	70	9
2,664	Charles Septimus Ravenscroft, 34, St. James- street, S.W.	1888	11	1,047	230	10
2,681	College Buildings Co-operative, Toyubee Hall, 28, Commercial-street, E.	1888	8	—	—	11
2,685	University Club Co-operative, 17, Victoria Park- square, Bethnal Green, E.	1888	575	5,443	448	12
(*) 2,686	Commercial and Agricultural Co-operative, 20, Great St. Helens, E.C.	1888	—	—	—	13
2,699	Co-operative Country House, 32, Newark-street, Mile End Old Town, E.	1888	71	—	15	14
2,700	Teddington Workmen's Club Association, corner of Church and Cranmer-streets, Tod- dington.	1888	81	138	—	15
2,704	General Builders Co-operative, 9, John-street, Adelphi, W.C.	1888	336	—	6	16
2,712	Edmonton Co-operative, 5, Railway-approach, Lower Edmonton.	1888	390	6,936	405	17
2,732	Wood Green Industrial Co-operative, 2, Lyming- ton-avenue, Wood Green.	1888	538	6,295	787	18
2,749	Productive Co-operative Cabinet Makers', 17, Victoria Park-square, E.	1889	84	83	140	19
2,766	Working Men's Club and Institute Union, Club Union Buildings, Clerkenwell - road, E.C.	1862	408	442	287	20
2,787	Enfield Town Industrial Co-operative, South- bury-road, Enfield.	1889	375	7,690	920	21
2,796	Co-operative Bass Dressers, 105, Charles-street, Stepney, E.	1889	60	2,496	455	22
2,802	Bowes Park Co-operative, 1, Albion-terrace, 205, Whittington-road, Bowes Park, N.	1889	212	2,853	277	23
(a) 2,826	Cromwell Industrial Co-operative, 107, Hoxton- street, N.	1890	(⁵)	—	—	24
(a) 2,866	Co-operative Shipping Corporation, 99, Cannon- street, E.C.	1890	—	—	—	25

(1) In these cases the investments constitute the amount of capital engaged in the Society's business.

(2) Imperfect Return.

(3) Work executed.

(4) Societies.

(5) Not yet commenced business.

(6) See particulars of Legal Proceedings, page 130.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	(¹) £.	£.	£.	£.	
1	373	193	1,582	-	33,265	25,676	8,625	-	No.
2	75	-	(²)	-	(¹)5,155	4,807	-	-	No.
3	227	6	187	-	408	575	147	-	No.
4	418	-	-	36	284	514	22	1	No.
5	998	766	3,928	-	(¹)26,231	13,101	-	-	No.
6	103	2	24	-	32	112	30	1	Yes ; one week.
7	120	2	37	-	(¹)3,221	1,229	2,000	-	
8	13	-	-	9	-	47	10	-	Yes.
9	134	-	78	-	6	66	341	-	Yes ; three weeks
10	713	-	-	25	3,295	355	3,824	-	
11	101	-	141	-	(¹)3,250	3,250	-	-	No.
12	556	-	279	-	214	1,429	23	-	No.
13	-	-	-	-	-	-	-	-	
14	-	-	-	-	5	37	-	-	No.
15	11	-	12	-	(¹)1,690	442	1,212	-	No.
16	3	-	-	-	100	294	-	-	
17	792	-	394	-	186	656	245	-	Yes ; on coal.
18	687	9	497	-	182	857	-	10	No.
19	6	-	25	-	-	234	56	-	No.
20	150	24	-	32	685	221	17,197	18	Yes ; one purchase of goods.
21	925	-	700	-	363	1,048	-	-	No.
22	208	-	106	-	3	631	43	1	No.
23	298	-	152	-	89	332	34	2	No.
24	-	-	-	-	-	-	-	-	
25	-	-	-	-	-	-	-	-	

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	MIDDLESEX—continued.			£.	£.	
2,867	Solicitors' Stationery Association, 79½, Grace- church-street, E.C.	1890	6	320	20	1
(a)2,872	Great Hendra Consols Mines, 99, Cannon-street, E.C.	1890	—	—	—	2
2,888	Southall Industrial Co-operative, 1, Denmark- terrace, Southall Green.	1890	212	6,040	396	3
2,898	Poor Law and Local Government Officers' Mutual Guarantee Association, 8, Union Court, Old Broad-street, E.C.	1890	1,059	—	—	4
(a)2,908	Fruit Growers', 99, Cannon-street, E.C. - -	1890	—	—	—	5
(a)2,909	Financial, 99, Cannon-street, E.C. - - -	1890	—	—	—	6
(a)2,910	Joint Stock Trust, 99, Cannon-street, E.C. -	1890	—	—	—	7
(a)2,937	Publishing and Advertising, 99, Cannon-street, E.C.	1891	—	—	—	8
2,940	Wealdstone and Harrow District Co-operative, The Bridge, London and North Western Rail- way, Harrow.	1891	189	3,100	285	9
(a)2,941	Westminster Industrial Co-operative, 14, Strutton Ground, Westminster, S.W.	1891	(²)	—	—	10
2,945	Co-operative House Decorators and Painters, 27, Dartrey-road, Chelsea, S.W.	1891	28	(³) 34	—	11
2,954	London Perseverance Co-operative, 91, Church- street, Edgware-road, Marylebone, N.W.	1891	135	1,376	89	12
2,956	Borough of Bethnal Green Club Association, 29, Abbey-street, Bethnal Green, E.	1891	117	—	—	13
2,975	Workers' Co-operative (Productive), 189, Shore- ditch High-street, E.	1891	531	4,099	166	14
2,988	Second Nationalization Co-operative, 65, Bar- bican, E.C.	1891	118	—	—	15
2,996	London Co-operative Tailors, 103, Hall-place, Edgware-road, W.	1891	16	19	5	16
(⁴)3,014	Workers' Co-operative Omnibus, 8, Everleigh- street, Tollington Park, N.	1892	—	—	—	17
3,019	Share Purchase Advance and Investment, 20, Bucklersbury, E.C.	1892	58	—	—	18
3,023	Hammersmith Club, Grove House, The Grove, Hammersmith, W.	1874	335	1,400	194	19
(⁶)3,027	Capital and Counties Investment Trust, 300, Winchester House, E.C.	1892	7	—	—	20
(⁶)3,056	Residential Clubs, 43, 44, and 45, Tower Cham- bers, Moorgate, E.C.	1892	7	—	—	21
3,078	Enfield Highway Liberal and Radical Club and Society, Assembly Hall, Enfield Highway.	1892	170	258	20	22
(⁷)3,088	Industrial Share and Debenture, 300, Winchester House, E.C.	1892	11	—	—	23
(⁴)3,092	Land Mortgage Banking, 300, Winchester House, E.C.	1892	—	—	—	24
3,106	London Patriotic Club and Institute, 18, Berkeley-street, Clerkenwell, E.C.	1871	120	451	10	25

(1) In this case the investments constitute the amount of capital engaged in the Society's business.

(2) Notice of commencement of winding up received, 1894.

(3) Work executed.

(4) Productive wages and expenses.

(5) Secretary states that "The Society is practically out of existence."

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	224	-	-	29	-	-	29	-	Yes; unlimited.
2	-	-	-	-	-	-	-	-	
3	529	-	408	-	124	583	-	-	Yes; one week.
4	389	3	507	-	(¹) 4,064	3,111	-	-	No.
5	-	-	-	-	-	-	-	-	
6	-	-	-	-	-	-	-	-	
7	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	
9	395	1	106	-	63	269	-	-	Yes.
10	-	-	-	-	-	-	-	-	
11	(¹) 25	-	5	-	-	9	-	-	
12	168	-	25	-	21	102	11	1	No.
13	-	-	-	-	-	479	360	-	
14	275	-	-	336	-	269	-	-	Yes; fortnightly.
15	1	1	-	7	-	80	-	-	No.
16	1	-	5	-	-	30	-	-	Yes; no limit.
17	-	-	-	-	-	-	-	-	
18	66	90	57	-	(¹) 1,817	920	890	-	No.
19	121	13	230	-	500	17	770	43	No.
20	-	-	-	-	-	25	-	-	
21	-	-	-	-	-	-	-	-	
22	185	-	14	-	128	13	99	-	
23	4	5	-	-	(¹) 1,633	95	-	-	
24	-	-	-	-	-	-	-	-	
25	126	-	-	15	-	-	50	-	No.

(⁶) Not yet commenced business.(⁷) Society wound up, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.
<i>MIDDLESEX—continued.</i>					
(¹)3,120	Carvers and Gilders, 36, Hart-street, Blooms- bury, W.C.	1893	—	—	— 1
(¹)3,127	Gordon Langue Co-operative and Industrial, 147, Drummond-street, Hampstead-road, N.W.	1891	393	—	— 2
3,128	Baling Decorators and Painters' Co-operative, 39, The Grove, Ealing, W.	1893	4	(²) 50	— 3
(<i>a</i>)3,134	T. O. Jones, Boot and Shoe Cleaning Machine Manufacturers, 67, Fore-street, E.C.	1893	(²)	—	— 4
(¹)3,143	Jonathan Nash, Fruit Brokers, 95, Drury-lane, W.C.	1893	8	—	— 5
(<i>a</i>)3,155	Boot and Shoe Workers' Co-operative, Productive, and Distributive, 33, Goldsmith-row, Hackney, N.E.	1893	—	—	— 6
(<i>a</i>)3,156	Cosmopolitan Hotel Employés, 5 and 6, Marshall-street, Bank-street, W.	1893	—	—	— 7
(¹)3,160	Great Britain Mutual Banking, 54, Red Cross- street, E.C.	1893	—	—	— 8
(¹)3,162	West London Industrial Co-operative, St. Augustine's Mission, Little-road, Fulham.	1893	140	—	— 9
(<i>a</i>)3,163	News and Book Co-operative, 12, Temple Chambers, Temple-avenue, E.C.	1893	(⁴)	—	— 10
3,169	Paddington Radical Working Men's Club and Institute, 11, and 12, Paddington Green, Paddington, W.	1884	274	967	56 11
(¹)3,170	Hamilton Shirt Making, 41, Poland-street, W. -	1893	—	—	— 12
(<i>a</i>)3,172	Inventors and Authors' Co-operative, 8, Sandland- street, Bedford-row, W.C.	1893	—	—	— 13
(<i>a</i>)3,173	Cavendish Medical and Surgical Appliance, 8, Sandland-street, Bedford-row, W.C.	1893	—	—	— 14
(¹)3,178	Mutual Aid Trading, 204, City-road, E.C. -	1893	—	—	— 15
(¹)3,179	Harrow Road and Queen's Park Industrial Co-operative, 6, Station-road, Kensal Rise, Willesden, N.W.	1893	101	—	— 16
(<i>a</i>)3,185	New Southgate and Friern Barnet Liberal and Radical Club, 3, South-road, New Southgate.	1893	—	—	— 17
3,188	West Marylebone Progressive Club and Institute, 6, Bell-street, Edgware-road, N.W.	1893	60	106	0 18
(¹)3,191	Canteen and Mess Co-operative, 64, Leman- street, Whitechapel, E.	1893	—	—	— 19
(¹)3,203	Co-operative Plastering, 120, King's Cross- road, W.C.	1893	—	—	— 20
<i>MONMOUTHSHIRE:</i>					
2,807	Aberystwyth British and Talywain Industrial Co- operative, Glasgow House, Aberystwyth.	1889	207	3,694	693 21
2,764	Blaenauvon Industrial and Provident, Ivor-street, Blaenauvon.	1889	921	28,654	3,524 22
2,358	Blaina Industrial and Provident, High-street, Blaina.	1883	1,572	42,640	5,660 23

(¹) Not yet commenced business.(²) Work executed. The Society has ceased to exist.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	-	3	-	-	-	234	-	-	
3	38	-	-	-	-	-	-	-	No.
4	-	-	-	-	-	-	-	-	
5	-	-	-	-	-	-	-	-	
6	-	-	-	-	-	-	-	-	
7	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	
9	-	-	-	-	-	-	-	-	
10	-	-	-	-	-	-	-	-	
11	345	-	(^b)	-	-	-	4,151	-	
12	-	-	-	-	-	25	-	-	
13	-	-	-	-	-	-	-	-	
14	-	-	-	-	-	-	-	-	
15	-	-	-	-	-	-	-	-	
16	4	-	-	4	-	72	-	-	No.
17	-	-	-	-	-	-	-	-	
18	69	-	-	20	-	10	7	-	No.
19	-	-	-	-	-	-	-	-	
20	-	-	-	-	-	-	-	-	
21	313	-	331	-	81	461	63	-	No.
22	2,019	7	2,874	-	1,508	7,175	361	57	No.
23	1,261	-	4,408	-	2,110	13,897	-	-	Yes.

(2) Returned as "Gone, no address," 1894.

(4) Winding up order received, 1894.

(5) Imperfect Return.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	MONMOUTHSHIRE— <i>continued.</i>			£.	£.	
2,784	Risca and Cross Keys Working Men's Co-operative Industrial, Cross Keys, Newport.	1880	453	11,810	2,681	1
2,718	Cwmtylery Industrial Co-operative, High-street, Cwmtylery.	1888	186	6,544	873	2
2,806	Garnidiffaith Industrial and Provident, Stanley-road, Garnidiffaith, Pontypool.	1889	170	3,606	375	3
786	Goytre Industrial and Provident, Goytre, Pontypool.	1864	5	342	77	4
307	Working Men's Co-operative Industrial, 169, Dock-street, Newport.	1861	1,455	32,335	4,760	5
2,921	Cwmbran and Pontnewydd Working Men's Co-operative Industrial, Pontnewydd.	1890	80	2,750	264	6
2,794	Pontnewynydd and Abersychan Industrial Co-operative, St. Luke's-road, Pontnewynydd, Pontypool.	1880	110	1,008	349	7
1,613	Raglan Co-operative, Raglan - - - -	1873	10	250	(²)	8
2,728	Ramney Allotment Garden Co-operative, Board School, Ramney.	1888	20	-	16	9
3,171	New Tredegar and District Co-operative, 5, James-street, New Tredegar, Cardiff.	1893	59	916	180	10
	NORFOLK :					
2,576	Burnham Market Co-operative, 1, Nelson-place, Burnham Sutton.	1886	28	340	66	11
2,458	Colkirk Co-operative, Colkirk - - - -	1885	68	1,559	245	12
2,714	King's Lynn Working Men's Co-operative, St. James-street, King's Lynn.	1888	590	8,343	1,111	13
1,806	Norwich Co-operative, 58, St. Stephen's-street, Norwich.	1875	2,843	50,351	6,243	14
2,531	Norwich Co-operative Boot and Shoe Manufacturing, 32, St. George's Middle-street, Norwich.	1885	204	1,914	317	15
3,000	Norwich Industrial Builders, King's - lane, Queen's-road, Old Lakenham, Norwich.	1891	53	985	159	16
2,597	Swaffham Industrial Co-operative, Swaffham -	1887	150	1,708	263	17
1,126	Thetford Industrial Co-operative Provision, Guildhall-street, Thetford.	1861	1,008	23,108	2,334	18
2,927	Wymondham Union Co-operative, Town Green, Wymondham.	1891	92	1,114	145	19
2,665	Great Yarmouth Industrial Co-operative, 22, St. Nicholas-road, Great Yarmouth.	1888	94	1,184	108	20
	NORTHAMPTONSHIRE :					
2,924	Great Billing Industrial and Provident, Great Billing.	1890	18	615	64	21
2,761	Blakesley Co-operative, 2, High-street, Blakesley, Towcester.	1889	61	1,093	170	22
472	Bozeat Industrial and Provident, High-street, Bozeat.	1863	82	3,441	448	23

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 191.

(2) Imperfect Return.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,577	6	95	-	147	3,233	(¹) 1,706	1	No.
2	593	-	577	-	135	608	123	8	Yes; to three- fourths of shares.
3	346	-	422	-	125	913	-	8	No.
4	29	-	9	-	-	145	-	-	Yes; to amount of deposit.
5	2,140	552	3,226	-	10,472	17,584	2,403	39	No.
6	272	-	181	-	39	291	-	-	No.
7	236	-	29	-	83	339	51	-	Yes; to amount of shares held.
8	-	-	-	-	-	-	-	-	No.
9	8	-	2	-	-	21	-	-	No.
10	102	-	55	-	3	129	733	-	Yes; two-thirds of shares.
11	39	-	-	1	30	91	-	-	No.
12	75	-	121	-	32	243	18	-	No.
13	933	-	590	-	150	981	675	-	No.
14	5,200	9	4,647	-	3,480	10,764	1,485	116	No.
15	231	-	9	-	-	264	(²) 93	-	Yes; to one-third of share capital.
16	588	-	-	184	-	132	64	-	
17	126	-	134	-	72	447	300	-	No.
18	1,054	34	5,172	-	2,216	4,069	-	-	No.
19	59	-	66	-	11	149	-	-	No.
20	123	-	10	-	43	174	-	-	Yes; weekly.
21	70	-	24	-	-	50	-	1	Yes; to 10s.
22	104	-	63	-	13	151	-	-	No.
23	251	-	127	-	1,815	201	479	-	Yes; no limit.

(²) The Society has, in addition, a Banking Department, whose liabilities were on 31st December 1893, 201.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	NORTHAMPTONSHIRE— <i>continued.</i>			£.	£.	
2,414	Bozeat Industrial Boot and Shoe Manufacturing, Bozeat.	1884	36	3,193	699	1
448	Brafield Industrial District, Brafield-on-the- Green.	1859	197	3,543	517	2
238	Brington Industrial and Provident, Little Bring- ton.	1862	97	1,529	205	3
793	Brixworth Provident Co-operative, Brixworth -	1866	211	3,001	175	4
16	Long Buckby Self-Assistance Industrial, Church- street, Long Buckby.	1858	484	12,706	1,015	5
2,407	Bugbrooke New Co-operative, 1, High-street, Bugbrooke, Weedon.	1884	37	1,071	69	6
2,721	Burton Latimer Co-operative Industrial and Provident, High-street, Burton Latimer, Kettering.	1888	145	2,949	634	7
2,772	Burton Latimer Boot and Shoe Productive, J. B. Nutt's Office, Burton Latimer.	1889	33	1,610	149	8
2,157	Clipston Co-operative, Church-street, Clipston	1878	30	627	87	9
2,557	Cogenhoe Self-Help Co-operative, Cogenhoe -	1880	94	1,835	254	10
376	Daventry Co-operative Industrial, 37, High- street, Daventry.	1859	495	9,615	1,466	11
1,914	Denton Co-operative, Denton - - - -	1875	60	1,086	167	12
729	Desborough Industrial and Provident, High- street, Desborough.	1863	548	16,196	2,275	13
3,077	Desborough Working Men's Club and Institute, Victoria-street, Desborough.	1892	110	553	24	14
3,095	Desborough Co-operative Boot and Shoe Manu- facturing, High-street, Desborough.	1892	87	433	233	15
380	Earls Barton Provident Co-operative and Indus- trial, Wilby-road, Earls Barton.	1860	450	9,151	1,168	16
511	Ecton Industrial and Provident, Infant School- room, Ecton.	1863	101	1,653	212	17
1,231	Finedon Industrial Co-operative, Finedon, Wel- lingborough.	1868	529	14,947	1,499	18
2,542	Finedon Co-operative Boot and Shoe Manufac- turing, Finedon.	1886	26	11,503	3,083	19
2,524	Gayton Co-operative, 5, High-street, Gayton, Blisworth, R. S. O.	1886	66	1,127	215	20
1,631	Greatworth Co-operative Industrial, Greatworth -	1872	34	1,302	187	21
485	Hackleton Progressionists Industrial, Hackleton	1860	134	2,236	362	22
492	East Haddon Friend-in-Need Industrial, East Haddon.	1862	63	1,152	182	23
637	West Haddon Self-Assistance Industrial and Provident, West Haddon, Rugby.	1864	144	1,985	319	24
2,220	Harlestone Industrial, Fox and Hounds Inn, Harlestone, Northampton.	1881	103	2,539	300	25

(1) Imperfect Return.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	185	-	36	-	-	497	237	-	Yes ; to about 1 <i>l</i> .
2	150	9	(¹)	-	527	1,857	300	-	Yes ; two weeks on bread and meat.
3	149	-	116	-	-	257	27	-	Yes ; no limit.
4	143	-	388	-	1,368	1,330	-	-	No.
5	849	-	1,292	-	1,546	3,729	-	-	No.
6	14	-	42	-	-	49	-	-	Yes ; two weeks.
7	197	-	290	-	93	928	626	-	Yes ; one week on bread.
8	509	-	-	129	-	746	178	-	No.
9	36	-	69	-	-	92	-	-	Yes ; 15 <i>s</i> . per share.
10	45	12	155	-	95	854	-	-	
11	894	-	922	-	580	4,200	-	-	No.
12	58	-	111	-	18	227	-	-	Yes ; a fortnight.
13	1,029	-	1,795	-	3,720	6,478	1,524	10	Yes ; to 1 <i>l</i> .
14	79	-	99	-	-	-	20	-	
15	33	-	-	135	-	309	85	-	No.
16	470	93	1,107	-	2,683	4,498	287	-	No.
17	39	14	243	-	62	322	8	-	Yes ; one week.
18	702	115	1,456	-	3,382	5,067	327	-	No.
19	4,006	-	263	-	-	2,311	781	-	No.
20	58	-	99	-	42	206	-	-	No.
21	70	-	74	-	50	222	-	-	No.
22	164	2	386	-	300	1,285	-	-	No.
23	43	-	207	-	-	137	-	-	No.
24	153	3	223	-	70	730	-	-	No.
25	314	-	204	-	14	394	84	-	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	NORTHAMPTONSHIRE— <i>continued.</i>			£.	£.	
2,864	Harleston Dairy Association, Fox and Hounds Inn, Harleston.	1890	16	1,723	2	1
535	Harpole Industrial and Provident, Harpole, Weedon.	1863	591	14,643	2,812	2
1,545	Hazelbeach Provident, Hazelbeach - - -	1870	35	788	64	3
2,869	Higham Ferrers Industrial Co-operative, Coffee Tavern, Wood-street, Higham Ferrers.	1890	143	2,496	246	4
2,961	Higham Ferrers Permanent Allotment, Coffee Tavern, Higham Ferrers.	1891	72	19	10	5
(¹)3,041	Higham Ferrers Co-operative Boot and Shoe Productive, Coffee Tavern, Higham Ferrers.	1892	35	-	-	6
618	Irchester Industrial and Provident Co-operative, High-street, Irchester.	1864	198	7,418	778	7
2,505	Irthlingborough Industrial and Provident Co-operative, High-street, Irthlingborough.	1885	159	3,638	667	8
(^a)2,944	Irthlingborough Productive Boot and Shoe, Irthlingborough, Higham Ferrers.	1891	(²)	-	-	9
(¹)3,072	Irthlingborough United Co-operative Boot and Shoe Manufacturing, 60, High-street, Irthlingborough, Higham Ferrers.	1892	11	-	-	10
(¹)3,102	Irthlingborough Working Men's Club and Institute, Rock Cottage, Irthlingborough.	1892	106	-	-	11
806	Kettering Industrial Co-operative, 23, King-street, Kettering.	1865	2,670	55,449	4,644	12
2,629	Kettering Working Men's Club Association, Working Men's Club, Wellington-street, Kettering.	1887	198	-	-	13
2,091	Kettering Co-operative Boot and Shoe Manufacturing, Havelock Works, Kettering.	1888	433	19,640	1,401	14
2,767	Kettering Permanent Allotment Association, Bank Chambers, High-street, Kettering.	1889	310	-	-	15
(¹)3,182	Kettering Clothing Manufacturing Co-operative, Co-operative Hall, Tanner's-lane, Kettering.	1893	-	-	-	16
(¹)2,682	New England and District Industrial and Provident, Ada Cottage, Lincoln-road, Millfield, Peterborough.	1888	63	-	-	17
250	Moulton District Industrial, Moulton - -	1861	172	3,556	465	18
2,378	Nether Heyford Self-Assisting Co-operative, 1, Church-street, Nether Heyford, Weedon.	1883	12	315	-	19
1,384	Northampton West End Industrial, 55, Exeter-road, Northampton.	1870	1,218	14,436	1,604	20
(⁶)2,385	Northampton Odd Fellows' Hall, Odd Fellows' Hall, Newland Upton, Northampton.	1884	-	-	-	21
833	Oundle Industrial Co-operative, West-street, Oundle.	1866	131	2,210	579	22
2,055	Peterborough Equitable Industrial Co-operative, Park-road, Peterborough.	1877	3,700	79,596	11,755	23

(¹) No business done in 1893.(²) Notice of commencement of winding up received, 1893.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

67

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	243	-	-	37	-	611	470	-	Yes; weekly.
2	1,133	-	901	-	6,242	4,737	4,037	-	Yes; no limit.
3	44	-	105	-	-	104	-	-	No.
4	111	1	245	-	30	375	-	-	No.
5	-	-	-	82	-	18	61	-	
6	-	-	-	-	-	-	-	-	
7	118	-	619	-	1,214	2,280	54	-	Yes; to 1 <i>l</i> .
8	231	6	249	-	108	700	717	-	Yes; to 15 <i>s</i> .
9	-	-	-	-	-	-	-	-	
10	-	-	-	-	-	-	-	-	
11	-	-	-	-	-	-	-	-	
12	2,758	178	6,222	-	31,989	30,655	(³)	68	No.
13	12	2	-	-	(⁴) 1,746	842	900	-	
14	636	-	1,541	-	30	3,191	1,336	-	No.
15	10	-	-	10	-	-	-	-	No.
16	-	-	-	-	-	-	-	-	
17	-	-	-	-	-	-	-	-	
18	282	6	379	-	55	1,299	116	-	No.
19	50	1	9	-	-	1	-	-	Yes; fortnightly.
20	1,366	31	695	-	618	3,414	4,373	-	No.
21	-	-	-	-	-	-	-	-	
22	145	12	200	-	78	336	47	-	Yes; to 1 <i>l</i> .
23	7,567	1	6,034	-	2,471	29,569	984	75	No.

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1,682*l*.

(⁴) In this case the investments constitute the amount of capital engaged in the Society's business.

(⁵) Imperfect Return.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-In- Trade at End of Year.	
	NORTHAMPTONSHIRE— <i>continued.</i>			£.	£.	
584	Pitsford Self-Assistance Co-operative, Pitsford -	1864	57	909	81	1
2,858	Pytchley Allotment and Small Holdings Associa- tion, Broughton-road, Pytchley, Kettering.	1880	38	-	-	2
2,005	Raunds Productive, Raunds, Thrapston - -	1886	24	9,328	3,440	3
2,070	St. Crispin Productive, Raunds, Thrapston -	1891	27	2,530	842	4
3,003	Raunds Distributive Co-operative, Raunds, Thrapston.	1891	220	2,961	216	5
2,991	Ringstead Britannia Co-operative, Ringstead, Thrapston.	1891	11	1,214	876	6
483	Rothwell Industrial and Provident, Bridge- street, Rothwell.	1860	494	11,037	1,402	7
(1)3,103	Rothwell Co-operative Boot and Shoe Manufac- turing, Fox-street, Rothwell.	1892	37	-	-	8
3,136	Rothwell Working Men's Club and Institute, 6, Bridge-street, Rothwell, Kettering.	1893	130	485	21	9
2,050	Rushden Industrial Co-operative, High-street, Rushden.	1877	548	13,130	1,602	10
2,947	Victoria Boot and Shoe Manufacturing, Church- street, Rushden, Higham Ferrers.	1891	47	3,557	466	11
3,049	Rushden Trade Co-operative Boot and Shoe, High-street, Rushden, Higham Ferrers.	1892	57	7	9	12
3,126	Rushden Permanent Allotment and Small Holdings, Coffee Tavern, Rushden, Higham Ferrers.	1892	183	-	-	13
2,639	Walgrave Productive, Walgrave, Northampton -	1887	9	3,750	1,508	14
3,001	Walgrave Industrial Co-operative, Walgrave, Northampton.	1892	71	921	94	15
490	Welford Industrial and Provident, Welford, Rugby.	1862	34	597	58	16
1,750	Wellingborough Midland Industrial Co-operative, Newcomen-road, Wellingborough.	1873	1,007	21,372	3,511	17
3,148	Whitfield (Northants) Co-operative, Whitfield, Brackley.	1893	26	129	37	18
2,057	Wollaston Industrial and Provident, Long- street, Wollaston.	1876	304	9,351	1,206	19
2,245	Northamptonshire Productive, Thrift-street, Wol- laston.	1881	48	6,802	2,444	20
2,340	Yardley Hastings Co-operative, Yardley Hastings	1874	208	3,467	500	21
	NORTHUMBERLAND :					
1,844	Allendale Industrial and Provident, Curtain House, Allendale Town.	1874	206	3,488	886	22
2,225	Amble Co-operative, Queen-street East, Amble -	1880	936	25,561	2,125	23
1,975	Ashington Co-operative, Ashington Colliery, Morpoth.	1876	1,334	78,938	5,207	24
2,901	Ashington Equitable Co-operative, Ashington Colliery.	1890	310	10,831	2,065	25
574	Backworth Industrial Co-operative, Backworth, Newcastle-on-Tyne.	1863	384	18,101	1,437	26

(1) Not yet commenced business.

(2) Imperfect Return.

(3) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1894,

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

69

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	59	-	122	-	6	178	-	-	No.
2	-	1	-	-	-	27	-	-	No.
3	261	-	620	-	-	1,076	239	-	Yes; ordinary productive terms.
4	227	-	-	29	-	394	118	-	
5	171	-	250	-	27	409	110	1	No.
6	33	-	35	-	-	225	153	-	
7	647	70	1,098	-	2,062	4,884	578	-	Yes; to amount invested.
8	-	-	-	-	-	34	-	-	
9	150	-	(²)	-	-	95	198	-	
10	523	-	977	-	1,228	3,021	(³) 913	-	No.
11	58	-	81	-	-	177	27	-	
12	3	1	1	-	-	65	-	-	
13	9	-	1	-	-	41	-	-	No.
14	200	-	-	27	-	618	766	-	No.
15	84	-	79	-	4	131	5	-	No.
16	39	-	67	-	-	76	-	-	Yes; to amount of shares.
17	2,082	26	2,195	-	3,485	5,975	4,303	20	Yes; one ton of coal.
18	3	-	15	-	1	29	5	-	No.
19	629	93	965	-	632	3,237	94	-	No.
20	555	-	-	167	14	1,174	1,103	-	No.
21	138	4	352	-	167	506	(⁴)	-	No.
22	189	-	227	-	212	1,141	-	-	Yes; 2l. per member.
23	1,187	37	3,548	-	1,023	5,034	-	4	Yes; 14 days.
24	4,144	-	14,257	-	9,474	18,282	-	8	Yes, fortnightly to amount of shares.
25	1,133	-	3,276	-	573	1,337	4,728	-	Yes; discretionary.
26	1,259	1	2,938	-	1,410	6,462	-	7	Yes; to amount of shares.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 312.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	NORTHUMBERLAND— <i>continued.</i>			£.	£.	
2,178	Backworth Powder and Candle Store, Backworth Hotel, Backworth, Newcastle-on-Tyne.	1880	136	853	8	1
1,584	Bebside Industrial Co-operative, Bebside, Cowpen Lane.	1873	475	25,092	1,647	2
85	Bedlington Equitable Industrial Co-operative, Main-street, Bedlington.	1861	1,569	74,513	5,768	3
1,282	Union Co-operative Ship-building, Crofton Mills, Blyth.	1869	7	1,025	150	
1,399	Broomhill Equitable Industrial Co-operative, Broomhill, Acklington.	1871	652	25,905	2,438	5
2,994	Togston Terrace and Broomhill Industrial Co-operative, Stone-row, Broomhill Colliery, Acklington.	1891	116	5,362	912	6
1,292	Cambois District Industrial and Provident, Cambois, Blyth.	1869	362	19,217	2,387	7
61	Choppington Co-operative, Scotland Gate, Choppington.	1860	480	21,670	1,963	8
389	Coanwood Industrial Co-operative, Herdley Bank, Coanwood, Carlisle.	1862	284	7,160	1,187	9
603	Central Industrial and Provident, 3, Regent-street, Cowpen Quay, Blyth.	1867	923	29,008	2,883	10
155	Cramlington District Co-operative, Cramlington -	1861	2,446	111,340	10,198	11
269	Fourstones and Newbrough Industrial, Broadfield House, Fourstones.	1862	279	6,458	419	12
1,755	Greenhead Industrial Co-operative, Greenhead -	1874	199	6,586	696	13
1,889	Guidepost Equitable Co-operative, Guidepost, Morpeth.	1875	277	9,960	1,559	14
1,138	Haltwhistle Industrial Co-operative, Haltwhistle	1868	397	7,759	1,245	15
1,905	Haydon Bridge Co-operative Industrial, Haydon Bridge.	1875	265	4,417	777	16
1,801	Hexham and Acomb Industrial Co-operative, Meal Market, Hexham.	1874	232	5,254	417	17
1,863	Longhirst Equitable Industrial Co-operative, Longhirst Colliery.	1874	111	4,600	436	18
466	Newbiggin District Industrial and Provident, Newbiggin-by-the-Sea.	1863	589	25,871	3,420	19
276	Newcastle-upon-Tyne Co-operative, 103, Newgate-street, Newcastle-on-Tyne.	1859	12,506	425,766	47,348	20
2,967	Sunday Music, 74, Bath-lane, Newcastle-on-Tyne.	1891	31	31	3	21
3,042	Newcastle-on-Tyne Co-operative Cabinet Makers, Bath-lane, Newcastle-on-Tyne.	1892	36	1,129	86	22
3,122	North of England Co-operative Tailoring, 61, Clayton-street, Newcastle-on-Tyne.	1892	260	478	71	23
457	New Delaval Equitable Industrial Co-operative, Main-street, Newsham, Blyth.	1862	647	34,328	2,505	24
1,477	West Wylam and Prudhoe Co-operative, Prudhoe-on-Tyne.	1872	991	39,801	3,391	25

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	25	-	192	-	-	17	-	-	Yes; 14 days.
2	1,032	-	4,217	-	1,029	2,335	276	-	No.
3	3,551	94	12,446	-	1,557	11,274	1,453	-	Yes; to amount of shares.
4	-	-	(1)	-	-	120	-	-	No.
5	1,100	3	4,383	-	5,321	7,352	-	-	Yes; one week on butcher's meat.
6	281	5	973	-	110	1,977	-	-	No.
7	1,097	-	3,163	-	1,347	5,342	-	-	No.
8	1,072	2	3,451	-	656	3,101	-	-	Yes; one week in butchering de- partment.
9	276	80	930	-	500	1,597	-	-	No.
10	1,419	32	4,273	-	1,809	8,335	-	-	Yes; 14 days.
11	7,796	50	16,068	-	8,308	20,485	16,697	50	No.
12	345	4	748	-	1,353	2,079	-	-	No.
13	252	2	882	-	276	891	-	-	Yes; eight days.
14	667	-	1,649	-	543	2,641	218	1	Yes; to two-thirds of capital in case of distress.
15	247	-	604	-	111	1,612	-	-	Yes; to amount of share capital.
16	279	2	435	-	93	1,189	-	-	Yes; one month.
17	228	2	625	-	215	891	700	-	Yes; to amount of share capital.
18	235	-	848	-	90	467	-	-	No.
19	1,654	34	3,582	-	889	7,736	-	-	Yes; no limit.
20	33,390	16	60,799	-	51,885	164,446	4,845	-	No.
21	4	-	-	20	7	17	-	-	No.
22	44	-	29	-	-	58	-	-	No.
23	396	-	-	258	-	128	125	-	Yes; 4l.
24	1,681	106	5,199	-	6,365	10,213	-	-	Yes; one week.
25	2,438	2	6,966	-	5,000	12,043	-	-	Yes; seven days on flour and meal.

(1) Imperfect Return

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	Northumberland— <i>continued.</i>			£.	£.	
1,482	Radcliffe Equitable Industrial Co-operative, Radcliffe Colliery, Acklington.	1872	175	7,063	429	1
1,930	St. Anthony's Industrial Co-operative, St. Anthony's, Newcastle-on-Tyne.	1875	158	4,063	397	2
651	Seaton Delaval District Industrial and Provident, Seaton Delaval, Newcastle-on-Tyne.	1864	1,501	92,082	11,004	3
1,695	North Seaton Co-operative Farming, North Seaton Colliery.	1873	117	683	333	4
1,673	Seghill Industrial and Provident, Seghill - -	1873	320	12,860	1,156	5
301	North Shields Industrial, 8, Clarendon-street, North Shields.	1860	1,007	36,003	3,116	6
2,303	Pioneer Fishing, 12, Rudyerd-street, North Shields.	1884	93	8,398	8,633	7
(²) 2,707	Borough of Tynemouth Trading Bank, 10, Howard-street, North Shields.	1888	88	-	-	8
2,849	Britannia Fishing, 8, Cecil-street, North Shields.	1880	25	1,781	1,700	9
2,070	Shire Moor Industrial and Provident, Ransdon- road, Shire Moor, Percy Main, Newcastle-on- Tyne.	1870	602	20,436	2,141	10
2,361	Stobawood Co-operative, Stobawood, Acklington	1883	86	2,042	456	11
3,053	Throckley District Co-operative, Throckley, Haddon Colliery, Wylam-on-Tyne.	1892	507	25,635	1,635	12
331	Tweedside Industrial Co-operative, 11 and 13, Main-street, Tweedmouth.	1861	1,110	27,551	(¹) 2,021	13
1,300	Walker Co-operative, 1, Lamb-street, Walker -	1870	1,430	59,408	3,302	14
471	Wallaseid Industrial Co-operative, Long-row, and High-street, Wallaseid.	1862	2,288	66,705	7,322	15
1,416	Olivo Industrial and Provident, 16 and 17, Howes-street, Waterloo, Blyth.	1871	434	15,907	1,450	16
40	Whitfield Co-operative, Whitfield, Langley-on- Tyne.	1862	104	2,575	524	17
1,504	Widdrington Co-operative, Widdrington Colliery, Acklington.	1872	150	5,925	694	18
323	Willington Quay and Howdon Industrial, Bewick- street West, Willington Quay.	1861	696	20,994	2,631	19
	NOTTINGHAMSHIRE :					
1,418	Annesley Colliery Industrial and Provident, New Annesley, Nottingham.	1871	542	14,588	1,706	20
914	New Basford Industrial Co-operative, 61, Duke- street, New Basford.	1866	580	10,000	1,450	21
1,445	Bulwell Industrial Provident, Main-street, Bul- well.	1872	495	11,716	1,320	22

(¹) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1894.

(²) Trading Bank—Receipts, 262,168*l.*; Expenditure, 261,777*l.*

(³) Including dividend on proceeds.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893.

73

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	324	-	1,177	-	333	1,051	-	-	No.
2	271	13	763	-	852	1,013	-	-	No.
3	5,231	694	5,358	-	2,789	32,857	-	15	No.
4	123	-	33	-	-	340	-	-	Yes; no limit.
5	715	43	2,005	-	768	2,851	202	4	Yes; 25 $\frac{1}{2}$ per week; green- grocery depart- ment.
6	2,745	111	5,091	-	1,159	10,423	(¹) 2,320	-	No.
7	861	4	479	-	-	7,148	1,482	-	No.
8	-	-	-	-	-	-	-	-	
9	165	-	-	140	-	1,900	-	-	No.
10	2,089	131	4,657	-	2,780	9,230	581	-	Yes; 30s.
11	132	-	457	-	240	675	-	-	No.
12	1,277	(³) 406	4,132	-	2,366	10,014	-	70	No.
13	1,304	285	4,022	-	8,177	11,397	-	-	Yes; to amount of share capital.
14	2,838	150	7,620	-	7,076	11,872	(⁵)	-	No.
15	4,050	-	10,163	-	25,132	38,809	1,121	250	No.
16	698	30	2,348	-	-	2,870	-	-	
17	144	-	248	-	21	574	-	-	Yes; two weeks ; to amount of one- half of shares.
18	208	14	972	-	342	1,075	-	-	No.
19	1,439	43	2,990	-	677	6,093	(⁶) 1,014	-	No.
20	709	86	2,076	-	456	2,244	-	-	No.
21	703	115	1,089	-	1,958	3,901	2,572	26	No.
22	795	62	954	-	395	2,943	-	-	Yes; 13s. per 1 $\frac{1}{2}$ share, limited to four shares in clothing club.

(¹) Including outstanding accounts.(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 900 $\frac{1}{2}$.(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 12s $\frac{1}{2}$.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.
NOTTINGHAMSHIRE— <i>continued.</i>					
(¹) 2,371	Three Crowns Loan, 99, Main-street, Bulwell -	1884	19	£. -	£. - 1
(²) 2,384	New Town Inn Loan, 177, Quarry-road, Bulwell	1883	21	-	- 2
1,239	Calverton Industrial and Provident, Main-street, Calverton.	1868	159	2,708	360 3
1,537	Cinder Hill Working Men's Co-operative, Office-yard, Cinder Hill.	1872	375	8,870	753 4
1,797	Cropwell Co-operative, Cropwell Bishop - -	1874	58	1,899	274 5
626	Hucknall Torkard Industrial Provident, Watnall-road, Hucknall Torkard.	1864	1,619	44,573	4,667 6
1,919	Keyworth Co-operative, Keyworth - - -	1875	60	1,588	300 7
2,911	Kirkby-in-Ashfield Equitable Co-operative, Low Moor-road, Kirkby Folly, Mansfield.	1890 [*]	281	5,858	780 8
1,604	Lowdham Industrial and Provident, Main-street, Lowdham.	1873	143	4,498	702 9
607	Mansfield Co-operative Industrial, 3, Queen-street, Mansfield.	1864	1,306	30,199	4,416 10
2,453	Netherfield Co-operative Industrial, Victoria-road, Netherfield.	1884	693	14,285	1,901 11
2,048	Newark Co-operative Industrial and Provident, 8, Kirkgate, Newark.	1877	662	8,026	1,349 12
504	Lenton and Nottingham Co-operative, Alfred-street North, Nottingham.	1863	4,745	43,078	5,652 13
(⁶) 2,343	Marquis of Waterford Loan, Marquis of Waterford Inn, Ortzen-street, Nottingham.	1883	18	-	- 14
(⁷) 2,344	Forest Lion Loan, Forest Lion Inn, Independent-street, Nottingham.	1878	23	-	- 15
(⁸) 2,347	Cricketers' Loan, Cricketers' Arms Inn, Alfretton-road, Nottingham.	1883	27	-	- 16
(⁹) 2,355	Sir John Borlace Warren Loan, 132, Derby-road, Nottingham.	1883	42	-	- 17
(¹⁰) 2,444	Dame Agnes Loan, Dame Agnes Inn, Dame Agnes-street, Nottingham.	1885	56	-	- 18
3,026	Nottingham Operative Tailors' Co-operative, 4, Lower Parliament-street, Nottingham.	1892	159	1,300	310 19
3,141	Nottingham and District Operative Bakers' Co-operative, 14, Lenton Boulevard, Nottingham.	1893	82	719	25 20
(^a) 3,154	Nottingham Cabinet Makers' Guild Co-operative Productive, Collishaw's Yard, Broad-street, Nottingham.	1893	-	-	- 21
701	Pleasley Works Co-operative and Industrial, Pleasley Works, Mansfield.	1865	50	1,022	149 22
1,835	Radcliffe-on-Trent Co-operative, Radcliffe-on-Trent.	1874	207	8,027	1,102 23
(¹¹) 2,342	Pelican Provident, Le Grand Hotel, Alfretton-road, Radford.	1883	28	-	- 24

(¹) Loan Society :—Receipts, 741.; Expenditure, 701.

(²) Loan Society :—Receipts, 1461.; Expenditure, 1641.

(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 2021.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 867.

(⁵) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 401.

(⁶) Loan Society :—Receipts, 1321.; Expenditure, 1341.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	-	-	-	-	-	-	-	-	
3	192	-	250	-	304	830	228	-	Yes; to 1L.
4	439	30	1,155	-	422	1,306	(³)	-	No.
5	220	-	34	-	-	384	-	-	Yes; to amount deposited.
6	2,404	603	4,271	-	13,274	19,180	2,375	45	No.
7	114	2	100	-	54	266	(⁴)206	-	No.
8	385	4	557	-	73	1,409	83	14	No.
9	146	-	155	-	69	1,402	350	-	Yes; no limit.
10	2,785	13	1,450	-	1,893	14,888	201	27	Yes.
11	1,183	15	1,178	-	203	3,811	(⁵)	-	Yes; 14 days on bread.
12	915	40	438	-	359	3,040	327	-	Yes; one load of coals.
13	4,672	284	4,027	-	12,211	24,320	5,146	-	No.
14	-	-	-	-	-	-	-	-	
15	-	-	-	-	-	-	-	-	
16	-	-	-	-	-	-	-	-	
17	-	-	-	-	-	-	-	-	
18	-	-	-	-	-	-	-	-	
19	338	-	-	26	-	347	12	1	Yes; 14 days.
20	103	-	18	-	-	114	15	-	Yes; 7 days.
21	-	-	-	-	-	-	-	-	
22	80	3	180	-	69	50	30	-	Yes.
23	771	6	215	-	152	2,526	-	-	Yes; 2L.
24	-	-	-	-	-	-	-	-	

(7) Loan Society :—Receipts, 133L; Expenditure, 133L.

(8) Loan Society :—Receipts, 570L; Expenditure, 570L.

(9) Loan Society :—Receipts, 920L; Expenditure, 920L.

(10) Loan Society :—Receipts, 666L; Expenditure, 666L.

(11) Loan Society :—Receipts, 674L; Expenditure, 674L.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
NOTTINGHAMSHIRE— <i>continued</i> .						
				£.	£	
1,603	Retford Mutual Co-operative and Industrial, 32, Grove-street, Retford.	1873	516	9,402	1,408	1
848	Ruddington Co-operative Industrial, Church-street, Ruddington.	1860	334	9,056	1,092	2
2,121	Ruddington Carrying, Parkyns-street, Ruddington.	1878	136	—	1,085	3
1,541	Selston Industrial and Provident, Inkerman-road, Selston, Alfreton.	1872	208	4,271	1,338	4
2,179	Southwell Industrial Provident Co-operative, Westgate, Southwell.	1880	21	446	117	5
2,571	Stanton Hill Industrial Co-operative, Stanton Hill, Mansfield.	1886	225	6,363	935	6
1,561	Stapleford Co-operative, Albert-street, Stapleford	1872	701	20,987	2,793	7
(*) 2	Sutton-in-Ashfield Equitable Co-operative, New street, Sutton-in-Ashfield.	1863	1,006	11,843	2,845	8
1,837	Sutton Bonington Working Men's Co-operative, Sutton Bonington.	1874	56	745	114	9
948	Workshop Co-operative, 16, 18, and 20, Eastgate, Workshop.	1867	1,383	31,784	4,744	10
OXFORDSHIRE:						
845	Banbury Co-operative Industrial, 47, Broad-street, Banbury.	1866	1,665	62,213	10,929	11
1,053	Chipping Norton Co-operative, High-street, Chipping Norton.	1866	999	25,030	2,844	12
3,184	Clifton Hampden Co-operative, Clifton Hampden, Abingdon.	1893	34	36	65	13
2,275	Middleton Stoney Co-operative, 1, Heyford-road, Middleton Stoney, Bicester.	1882	56	1,589	327	14
1,520	Oxford Co-operative and Industrial, 36 and 37, George-street, Oxford.	1872	1,058	42,347	7,013	15
2,771	Oxford Co-operative House Repairing and Decorating, 40a, Walton Crescent, Oxford.	1889	41	(?) 637	160	16
3,174	Shirburn Co-operative, Blenheim-road, Shirburn, Tetsworth.	1869	36	943	144	17
1,558	Steeple Aston Co-operative Industrial, South-street, Steeple Aston.	1872	165	3,613	630	18
2,678	Witney Co-operative and Industrial, High-street, Witney.	1888	176	3,389	502	19
SHROPSHIRE:						
980	Bourton Co-operative, Bourton, Much Wenlock -	1866	54	1,231	50	20
2,231	Burwarton Co-operative, Burwarton, Bridgnorth	1881	114	3,452	1,620	21
(a) 3,207	Clee Hill Co-operative, Rouse-Boughton-terrace, Clee Hill, Ludlow.	1893	—	—	—	22
362	Iron Bridge and Coalbrookdale Industrial Co-operative, Wharfage, Iron Bridge.	1862	150	3,807	443	23
3,015	Oakengates and District Co-operative, Oxford-street, Oakengates, Wollington.	1892	127	2,000	416	24

(1) Imperfect Return.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 420/.

(3) Return for period 24th March to 28th December 1893.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 128/.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	769	-	287	-	-	3,451	85	-	Yes; 14 days.
2	534	18	666	-	405	4,170	-	6	No.
3	160	-	(1)	-	-	840	1,131	-	No.
4	339	4	475	-	37	1,639	88	-	Yes; to amount of share capital.
5	51	-	10	-	-	62	-	-	Yes; to amount of share capital.
6	508	1	724	-	168	636	359	-	Yes; 1l. to mem- bers residing at a distance.
7	709	34	2,510	-	1,256	6,464	(2)	31	No.
8	1,273	1	250	-	174	6,669	1,820	-	No.
9	72	-	60	-	-	200	293	-	Yes; 7 days.
10	1,808	23	3,138	-	2,494	9,220	(4) 16	-	Yes; to amount of share capital.
11	4,928	66	3,578	-	8,346	(3) 33,403	(5)	73	No.
12	2,610	-	2,890	-	4,295	12,668	3,024	6	Yes; two weeks.
13	13	-	-	5	-	119	-	-	No.
14	171	2	2	-	69	371	12	-	Yes; fortnightly.
15	4,430	11	2,264	-	1,170	14,527	856	30	Yes; to amount of capital.
16	526	-	28	-	-	104	6	1	Yes.
17	96	-	109	-	-	76	-	-	No.
18	257	-	248	-	238	1,330	99	-	Yes; no limit.
19	344	-	162	-	80	568	-	1	No.
20	70	12	63	-	413	97	-	-	No.
21	207	16	96	-	406	1,622	-	-	Yes; one month.
22	-	-	-	-	-	-	-	-	
23	202	59	334	-	237	1,231	-	-	Yes; to extent of share.
24	192	-	30	-	13	253	101	-	No.

(3) Including loan capital.

(6) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1892, 694l.

(7) Receipts for work.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	SHROPSHIRE— <i>continued</i> .			£.	£.	
1,327	Oswestry Industrial Co-operative, Beatrice-street, Oswestry.	1870	314	5,459	455	1
3,105	Prees Industrial Co-operative, The Square, Prees, Whitchurch.	1892	159	2,469	520	2
1,991	Tibberton Co-operative, Tibberton, Newport -	1876	46	1,189	192	3
3,119	Wellington (Salop) Co-operative, 69, New-street, Wellington.	1893	114	2,033	182	4
	SOMERSETSHIRE :					
2,320	Bedminster Industrial Co-operative, 160, 162, and 164, East-street, Bedminster.	1882	1,158	19,345	1,775	5
2,986	Bridgwater Industrial Co-operative, 64, East- over, Bridgwater.	1891	203	4,521	284	6
3,069	Burnham Industrial Co-operative, 1, Oxford- street, Burnham, R.S.O.	1892	40	912	88	7
2,204	Butleigh Co-operative, Butleigh, Glastonbury -	1880	164	2,314	968	8
819	Chard Industrial and Provident, 1, Lyon Mead Villa, High-street, Chard.	1866	1,103	14,184	3,551	9
1,686	Coleford Industrial Co-operative, Highbury, Coleford, Bath.	1873	334	9,200	1,284	10
(²) 2,562	Crowkerne and District Industrial and Provident Co-operative, Sheep Market - street, Crow- kerne.	1886	291	7,136	1,394	11
3,057	Frome Co-operative and Industrial, 13, Palmer- street, Frome.	1892	188	4,237	385	12
2,214	Milborne Port Co-operative, Cold Harbour, Mil- borne Port.	1878	142	4,746	1,093	13
1,159	Radstock Co-operative and Industrial, Market- place, Radstock.	1868	1,320	25,303	2,231	14
591	Shepton Mallet Co-operative Industrial and Provident, Monmouth House, Long Bridge, Shepton Mallet.	1861	514	8,534	1,831	15
732	Street Co-operative Industrial and Provident, High-street, Street.	1865	379	5,170	1,920	16
(¹) 3,044	Street Co-operative Boot and Shoe Manufactur- ing, 97, High-street, Street, S.O.	1892	80	-	-	17
2,756	Taunton Co-operative and Industrial, 1, Magda- lene-street, Taunton.	1889	478	6,957	551	18
2,742	Twerton Co-operative, 8, St. Peter's-terrace, Twerton-on-Avon, Bath.	1889	714	10,487	1,053	19
3,039	Bath Cabinet Makers, The Works, Twerton-on- Avon, Bath.	1892	100	3,943	1,502	20
2,951	Wellington Industrial Co-operative, North-street, Wellington.	1891	555	9,754	1,702	21
2,778	Yeovil and District Co-operative, 19, Vicarage- street, Yeovil.	1889	280	3,561	375	22

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 801.

(2) Return for the year ending 25th November 1893.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	292	3	509	-	303	1,496	(¹)	-	Yes; weekly.
2	137	-	184	-	21	302	25	-	Yes; 14.
3	64	-	60	-	-	95	-	-	No.
4	153	1	94	-	14	120	-	-	No.
5	1,024	73	1,559	-	1,305	5,284	543	38	No.
6	350	1	-	298	34	294	11	-	No.
7	71	-	35	-	26	70	-	-	Yes; one week.
8	173	1	176	-	144	1,098	-	-	No.
9	1,274	-	1,775	-	687	7,243	-	-	Yes; one week for bread, 28 days for drapery.
10	435	-	1,118	-	100	2,111	-	-	Yes; 10s. in the £. in case of necessity.
11	789	1	505	-	63	2,538	-	-	Yes; 14 days.
12	235	-	254	-	27	347	-	-	No.
13	363	2	141	-	37	2,070	116	1	No.
14	1,162	430	2,598	-	6,174	7,890	(²)	-	No.
15	634	-	876	-	185	2,400	-	-	Yes; to amount of share capital.
16	470	-	430	-	257	2,103	-	-	Yes; 100l.
17	-	-	-	-	-	-	-	-	
18	717	2	620	-	177	1,562	586	16	No.
19	706	14	890	-	264	2,187	402	23	No.
20	649	-	284	-	610	2,421	100	3	No.
21	1,077	11	860	-	85	2,843	1,500	11	Yes; one week for bread and coal.
22	292	-	205	-	35	350	-	-	Yes; one week for bread.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1,165l.

(¹) Not yet commenced business.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	STAFFORDSHIRE :			£.	£.	
3,101	Aldridge and District Liberal Club and Institute, Beech Villa, Aldridge, Walsall.	1892	140	232	51	1
1,878	Bradley Green Equitable and Industrial Co-operative, High-street, Bradley Green, Congleton.	1875	209	5,872	1,121	2
2,838	Burton-on Trent Co-operative, 32, Byrkley-street, Burton-on-Trent.	1890	1,040	18,699	3,031	3
2,131	Butt Lane Industrial Co-operative, Congleton-road, Butt Lane, Talke.	1878	601	18,141	1,685	4
2,828	Cannock and District Co-operative, Church-street, Cannock, Stafford.	1890	287	4,696	572	5
3,091	Brownfield's Guild Pottery, Cobridge, Stoke-on-Trent.	1892	717	16,923	7,788	6
(a, 2,397	Upper Gornal Provident Co-operative, 23, Kent-street, Upper Gornal.	1883	(¹)	-	-	7
2,781	Hoar Cross Co-operative, The Old Hall, Hoar Cross, Burton-on-Trent.	1889	64	1,021	152	8
2,857	Hollington Co-operative, Hollington, Uttoxeter	1890	84	1,280	96	9
287	Leek and Moorlands Industrial Provident, 28, London-road, Leek.	1859	415	10,203	725	10
1,804	Leek Silk Twist Manufacturing, Park Mill, Bull Haye Green, Tittsworth, Leek.	1874	43	8,600	1,677	11
2,770	Lichfield Industrial Co-operative, 5, Bore-street, Lichfield.	1889	169	1,548	227	12
2,727	Longton and District Industrial Co-operative, Wolfe-street, Stoke-on-Trent.	1888	284	4,203	612	13
966	Mayfield Co-operative, 26, Mayfield-terrace, Mayfield.	1867	198	6,037	537	14
240	Silverdale Equitable Industrial Co-operative, Victoria street, Silverdale, Newcastle-under-Lyme.	1861	424	11,584	776	15
2,038	Soho Co-operative, 23, High Park-road, Smethwick.	1887	128	2,840	402	16
2,836	Smethwick and District Co-operative, 89, Union-street, Smethwick.	1880	41	404	270	17
5	Stafford Industrial Co-operative, 10, Salter-street, Stafford.	1860	1,063	22,812	3,639	18
(²) 3,062	Potteries Co-operative Productive Builders, 19, Lovatt-street, Stoke-on-Trent.	1892	27	-	-	19
1,858	Stone Perseverance Co-operative, 44, Radford-street, Stone.	1875	437	9,932	625	20
1,406	Tipton Co-operative Industrial and Provident, 48, Owen-street, Tipton.	1871	789	11,569	902	21
2,993	Uttoxeter Co-operative Industrial, Carter-street, Uttoxeter.	1891	130	2,504	231	22
1,828	Co-operative Padlock, Neale-street, Walsall	1873	76	14,087	2,599	23
2,539	Walsall and District New Co-operative, 243, Stafford-street, Walsall.	1886	307	4,440	353	24

(¹) Notice of commencement of winding up received, 1894.

(²) Not yet commenced business.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	43	-	15	-	-	6	-	-	No.
2	421	-	475	-	310	789	249	-	Yes; no fixed amount.
3	1,437	-	1,457	-	368	3,469	370	36	No.
4	1,215	24	2,051	-	404	2,445	1,975	-	Yes; three-fourths of share capital.
5	438	-	362	-	131	937	2,480	-	No.
6	2,975	-	150	-	-	14,056	1,673	-	Yes.
7	-	-	-	-	-	-	-	-	
8	46	-	89	-	145	282	-	-	No.
9	64	-	151	-	131	339	-	4	No.
10	677	-	1,258	-	666	2,016	317	-	Yes; two-thirds of share capital.
11	125	-	341	-	-	1,664	523	-	No.
12	137	-	-	100	125	303	13	-	No.
13	406	-	-	25	87	523	121	1	Yes; to country members, not to exceed two-fifths of share capital.
14	259	30	913	-	301	1,113	-	32	No.
15	1,198	13	1,576	-	3,391	5,175	-	-	Yes; 17. 10s.
16	285	-	158	-	89	324	29	2	No.
17	83	-	14	-	-	184	-	-	No.
18	2,174	9	1,468	-	1,432	8,003	702	17	Yes; two - thirds of share capital.
19	-	-	-	-	-	-	-	-	
20	762	3	360	-	423	2,274	167	2	Yes; fortnightly.
21	242	-	1,255	-	506	2,322	-	-	No.
22	161	-	212	-	27	183	-	5	Yes.
23	781	-	815	-	21	2,000	1,768	20	Yes.
24	271	-	448	-	211	446	-	6	Yes; 10s.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
STAFFORDSHIRE—continued.						
3,004	Walsall Co-operative Horse Collar and Leather, 2, St. Paul's, Walsall.	1891	40	£. 1,013	£. 158	1
(a)3,146	Walsall Bridle Bit, 23, Hatherton-street, Walsall	1893	-	-	-	2
2,545	Wednesbury Co-operative, 8, High Bullen, Wed- nesbury.	1886	32	573	85	3
931	Wheaton Aston Equitable Pioneers, Wheaton Aston.	1867	85	812	150	4
2,478	Wolverhampton and District Co-operative, Co-operative Buildings, Stafford-street, Wol- verhampton.	1885	1,020	10,660	1,270	5
3,121	Wolverhampton Trade Union Co-operative Boot and Shoe Manufacturing, 25, Market-street, Wolverhampton.	1892	84	826	133	6
SUFFOLK:						
488	Assington Industrial and Provident, Assington- street, Assington.	1863	60	1,745	205	7
2,366	Assington Agricultural Association, Farm House, Assington.	1883	281	1,318	1,037	8
2,200	Beccles Working Men's Co-operative Associa- tion, Newgate-street, Beccles.	1879	546	11,587	2,276	9
1,683	Brandon Industrial Co-operative Provision, Star- street, Brandon.	1873	70	1,391	458	10
614	Bury St. Edmunds Industrial Co-operative Provision, 20, Brent Govel-street, Bury St. Edmunds.	1864	586	7,306	887	11
2,974	Easton Provident and Industrial Co-operative, Easton, Wickham Market.	1891	68	1,390	313	12
2,246	Finborough Co-operative, Finborough, Stow- market.	1881	74	1,370	234	13
2,282	Haverhill Industrial Co-operative, 4, 5, and 6, Peas-hill, Haverhill.	1882	625	10,732	1,999	14
3,087	Haverhill Working Men's Liberal and Radical Club and Institute, 56, High-street, Haverhill.	1892	120	240	6	15
1,099	Ipswich Industrial Co-operative, 38, Carr-street, Ipswich.	1868	2,988	65,257	10,334	16
3,055	Lakenheath Equitable Co-operative, Lakenheath, Brandon.	1892	62	1,490	88	17
463	Leiston Industrial Co-operative, Sizewell-road, Leiston.	1861	325	6,856	1,500	18
2,903	Lowestoft Co-operative, 67, Ruglan-street, Lowes- toft.	1890	420	6,542	592	19
2,803	Stowmarket Co-operative, Stowmarket - - -	1889	317	6,488	602	20
3,050	Sudbury Co-operative, Church-street, Sudbury -	1892	64	538	36	21
1,109	Walton Industrial Co-operative, Queen-street, Walton.	1867	242	4,344	926	22
2,889	Wickham Market Industrial Co-operative, Bridge- street, Wickham Market.	1890	230	4,100	549	23
2,598	Woodbridge Co-operative, Market Hill, Wood- bridge.	1887	87	1,013	183	24

(1) Imperfect Return.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 1864.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	84	-	35	-	-	132	91	-	Yes.
2	-	-	-	-	-	-	-	-	
3	43	-	42	-	3	36	-	-	No.
4	64	-	36	-	105	482	-	-	Yes; to extent of share capital.
5	1,142	-	1,450	-	383	2,643	1,095	-	Yes; to half amount of shares.
6	64	-	(¹)	-	-	107	60	-	
7	88	-	-	113	25	465	-	-	No.
8	1,070	-	-	304	10	2,313	1,060	-	No.
9	910	-	1,049	-	1,736	2,971	(²)	25	Yes; weekly.
10	123	-	145	-	35	386	-	-	Yes; to amount of share capital.
11	371	34	840	-	605	1,983	250	-	Yes; three-fourths of share capital.
12	105	-	58	-	-	130	-	-	Yes; fortnightly.
13	69	-	66	-	50	325	-	-	Yes.
14	1,465	-	1,426	-	2,559	2,718	(³) 805	7	No.
15	90	-	43	-	1	6	-	-	No.
16	6,242	-	5,195	-	4,551	27,163	2,181	139	No.
17	72	-	129	-	8	104	-	-	No.
18	426	32	632	-	2,411	4,438	-	-	Yes; no limit.
19	734	4	324	-	100	604	(⁴)	5	Yes; seven days.
20	427	-	375	-	91	850	850	18	No.
21	61	-	-	58	1	60	-	-	No.
22	473	-	189	-	144	1,429	78	-	Yes; 10s.
23	274	-	420	-	64	962	-	6	No.
24	104	-	51	-	35	219	-	-	No.

(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 568*l*.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 2*8l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	SURREY :			£.	£.	
107	Brixton Co-operative Industrial Provident, 209 and 211, Lyham-road, Brixton, S.W.	1862	537	2,628	527	1
474	Reigate Industrial and Provident, 31, Lesbourne-road, Reigate.	1863	547	11,899	1,725	2
551	Battersea and Wandsworth Co-operative, 2, Plough-road, Battersea, S.W.	1854	1,157	24,973	2,347	3
616	Result Co-operative Industrial Provident, 106 and 108, Cornwall-road, Brixton Hill, S.W.	1864	241	3,014	220	4
1,185	Goswel-road Industrial Coal Dealers, 8, Elephant-road, New Kent-road, S.E.	1868	21	4,977	132	5
1,421	Balham Co-operative Industrial Provident, 2a, Zennor-road, Balham, S.W.	1871	194	1,268	153	6
1,668	East Surrey Co-operative Industrial, 201 and 203, Lyham-road, Brixton, S.W.	1873	4	2,199	91	7
1,882	Caterham Co-operative Industrial, Croydon-road, Caterham Valley.	1875	249	3,332	508	8
2,113	South London General Co-operative, 29, Viceroy-road, South Lambeth, S.W.	1878	82	946	83	9
2,193	Surbiton and Long Ditton Co-operative Industrial Provident, 4 and 5, Brighton-road, Surbiton.	1880	213	3,491	297	10
(²) 2,265	South London Mutual Aid Association, Piggott's Hotel, 166 and 168, Westminster Bridge-road, S.E.	1881	382	-	-	11
2,266	Bermondsey Industrial Co-operative, 77, Grange-road, Bermondsey, S.E.	1881	736	2,529	175	12
2,267	Addington Co-operative, Addington, Croydon	1881	20	793	83	13
2,491	London Productive, Ditton Works, Thames Ditton	1885	159	2,576	557	14
2,502	Norwood Gardeners', 1, Auckland Hill, West Norwood, S.E.	1885	77	13	-	15
2,589	Tooting and Earlsfield Industrial Co-operative, 3, Burntwood-terrace, Garratt-lane, Lower Tooting, S.W.	1886	75	1,812	253	16
2,616	Atlas Works Share Investment, 50, Newington Causeway, S.E.	1887	19	-	-	17
2,636	Croydon Industrial Co-operative, 128 and 130, Church-street, Croydon.	1887	265	3,040	226	18
2,666	Wimbledon and Merton Co-operative, 41 and 43, Hartfield-road, South Wimbledon.	1888	731	9,682	2,192	19
2,701	Bermondsey Gladstone Club Association, 43, Grange-road, Bermondsey, S.E.	1888	23	-	-	20
2,736	Co-operative Builders, Burton-road, Brixton, S.W.	1888	137	23,140	966	21
2,776	Epsom Co-operative, East-street, Epsom	1889	209	3,781	285	22
(³) 2,793	Excelsior Co-operative Builders and Decorators', 47, Leipsic road, Camberwell New-road, S.E.	1889	28	-	-	23

(¹) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 166*l*.

(²) Trading Bank :—Receipts 1,925*l*.; Expenditure. 2,134*l*.

(³) In this case the investments constitute the amount of capital engaged in the Society's business.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	345	15	-	2	728	3,209	82	-	No.
2	1,475	24	595	-	693	5,719	(¹)	6	No.
3	3,130	66	1,154	-	2,677	10,292	2,525	23	Yes; one week for bread.
4	283	2	122	-	664	911	-	-	No.
5	326	-	-	153	-	837	461	-	Yes; to 5l.
6	128	-	-	13	210	819	-	-	No.
7	517	2	-	3	24	406	302	3	Yes; weekly.
8	385	4	98	-	140	979	1,043	-	Yes; on bread, weekly.
9	120	-	15	-	10	23	-	1	Yes; weekly.
10	198	-	200	-	1,257	733	850	-	Yes.
11	-	-	-	-	-	-	-	-	
12	257	-	-	189	401	1,182	12	-	No.
13	70	-	32	-	-	95	-	-	Yes.
14	691	-	-	46	6	1,929	647	-	Yes; one month.
15	30	-	13	-	1	42	5	-	Yes; no limit.
16	200	-	16	-	45	117	130	-	No.
17	6	35	-	-	(³) 700	790	-	-	No.
18	531	-	86	-	108	524	-	-	Yes; one week.
19	1,311	8	654	-	193	2,334	8,416	13	No.
20	4	-	(⁴)	-	-	120	-	-	No.
21	516	-	-	422	12	1,479	2,000	-	Yes.
22	449	2	280	-	109	887	-	-	Yes; one week.
23	-	-	-	-	-	-	-	-	No.

(⁴) Imperfect Return.(⁵) No transactions during the year.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	SURREY— <i>continued.</i>			£.	£.	
(¹) 2,810	South Norwood Mutual Loan, 27, Station-road, South Norwood, S.E.	1876	11	..	—	1
(²) 2,815	Battersea Co-operative Manufacturing and Inventions, 322, Battersea Park-road, S.W.	1889	7	—	..	2
2,825	Norwood Co-operators, 1, Auckland Hill, West Norwood, S.E.	1890	134	1,886	119	3
(²) 2,870	Co-operative Trading and Investment, 80, Sel- hurst New-road, Selhurst, S.E.	1890	—	—	—	4
2,959	Guildford and District Industrial Co-operative, 90, Woodbridge-road, Guildford.	1891	303	4,420	225	5
2,966	London Co-operative Leather Manufacturers, 46, Leroy-street, Old Kent-road, Bermondsey, S.E.	1890	64	3,198	538	6
3,001	Gomshall Co-operative, Gomshall, Guildford	1891	90	1,822	181	7
(a) 3,050	Workmen's Co-operative Builders, 44, Westlake- road, Rotherhithe New-road, S.E.	1892	—	—	—	8
3,074	Leatherhead and District Co-operative, Leather- head.	1892	169	2,981	225	9
(a) 3,079	Ormonde Club and Institute, 86, Walworth-road, S.E.	1892	(³)	—	—	10
3,080	Sutton Liberal Club, 172, High-street, Sutton	1892	128	277	15	11
3,094	Old Kent-road Co-operative, 654, Old Kent-road, S.E.	1892	195	2,487	173	12
(⁴) 3,129	John Percival, 28, St. John's Hill, Clapham Junction, S.W.	1893	13	15	—	13
3,137	Battersea Total Abstinence Builders, United Working Men's Teetotal Hall, Doddington- grove, Battersea Park-road, S.W.	1890	83	2	665	14
(a) 3,144	Grange Club and Institute, 388, Southwark Park-road, S.E.	1893	—	—	—	15
(⁵) 3,145	City and Suburban Mutual Loan and Investment, 246, Camberwell-road, S.E.	1893	9	—	—	16
3,189	Wimbledon Liberal and Radical Club, 95, Merton- road, Wimbledon.	1889	177	476	22	17
3,195	Kennington Liberal and Radical Club, 143, Upper Kennington-lane, S.E.	1887	145	504	—	18
(a) 3,198	Battersea Progressive Club and Institute, 445, Battersea Park-road, S.W.	1893	—	—	—	19
(²) 3,204	Sutton (Surrey) District Co-operative, Sutton.	1893	82	—	—	20
(a) 3,206	Victoria Working Men's Club, Victoria Work- ing Men's Club House, Sandycombe-road, Kew Gardens.	1893	—	—	—	21

(1) Loan Society :—Receipts, 2,032*l.*; Expenditure, 2,038*l.*

(2) Not yet commenced business.

(3) Said to be in liquidation, 1894.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	-	-	-	-	-	-	-	-	
3	220	-	68	-	64	613	180	-	Yes.
4	-	-	-	-	-	-	-	-	
5	253	-	533	-	528	631	-	-	Yes; weekly.
6	374	-	104	-	10	426	169	1	No.
7	135	2	134	-	27	212	10	-	Yes; one week.
8	-	-	-	-	-	-	-	-	
9	258	2	256	-	19	357	-	-	No.
10	-	-	-	-	-	-	-	-	
11	181	-	57	-	-	-	-	-	No.
12	258	1	83	-	43	187	-	-	No.
13	-	-	-	-	-	-	-	-	No.
14	30	-	(⁴)	-	-	287	150	-	
15	-	-	-	-	-	-	-	-	
16	-	-	-	-	-	-	-	-	
17	208	-	-	22	-	-	-	-	No.
18	271	-	(⁵)	-	-	-	97	-	No.
19	-	-	-	-	-	-	-	-	
20	-	-	-	-	-	4	-	-	No.
21	-	-	-	-	-	-	-	-	

(⁴) Dissolved 1894.(⁵) Imperfect Return.(⁶) Trading Bank :- Receipts, 137*l*.; Expenditure, 128*l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	SUSSEX:			£.	£.	
1,325	Arundel Co-operative Industrial and Provident, Tarrant-street, Arundel.	1870	290	7,441	719	1
2,645	Brighton Equitable Co-operative, 32, North- road, Brighton.	1888	325	3,771	701	2
2,716	Crawley and Ifield Co-operative, High street, Crawley.	1888	171	3,556	442	3
3,011	Eastbourne Equitable Co-operative, 61 and 63, Susan's-road, Eastbourne.	1891	223	3,775	486	4
3,030	East Grinstead and District Co-operative, 79, High-street, East Grinstead.	1892	71	676	46	5
(¹) 3,158	Haywards Heath and District Industrial Co- operative, Norman House, Sussex-road, Hay- wards Heath.	1893	-	-	-	6
1,056	Horsham Co-operative Industrial and Provident, 58, East-street, Horsham.	1867	601	4,943	496	7
704	Lewes Co-operative Industrial and Provident, 3 and 4, West-street, Lewes.	1865	419	5,589	783	8
2,425	Newhaven Industrial and Co-operative, 4, Chapel- street, Newhaven.	1884	395	7,195	1,064	9
2,586	Hastings and St. Leonards Industrial Co-opera- tive, 41 and 42, Salisbury-road, St. Leonards.	1887	259	2,518	314	10
	WARWICKSHIRE:					
1,902	Alcester Co-operative Industrial, Evesham-street, Alcester, Redditch.	1875	1,100	27,092	4,975	11
2,710	Alcester Needlemakers, Maltmill-lane, Alcester -	1888	137	1,915	1,291	12
2,729	Atherstone Industrial Co-operative, Long-street, Atherstone.	1888	215	3,398	483	13
2,831	Atherstone Hat Manufacturing Association, Tannery Hat Works, Atherstone.	1889	60	6,263	2,851	14
1,600	Bidford Industrial and Provident Co-operative, High-street, Bidford, Stratford-on-Avon.	1873	313	6,834	1,887	15
2,252	Birmingham Industrial Co-operative, 1, Great Francis-street, Birmingham.	1881	1,667	21,456	3,338	16
2,304	Midland Equitable Co-operative, 14, Pershore- street, Birmingham.	1882	430	7,290	994	17
2,623	Midland Productive Co-operative Tin Plate Workers', 24, Brasshouse-passage, Birmingham.	1887	68	4,412	533	18
(³) 2,760	Edgbaston Hotel Loan, Edgbaston Hotel, 122, Lee Bank-road, Birmingham.	1889	33	-	-	19
(⁴) 3,200	Forward (Birmingham) Boot and Shoe Oper- atives' Productive and Distributive, 86, Dale End, Birmingham.	1893	17	33	49	20

(¹) Not yet commenced business.(²) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 117.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	721	2	450	—	385	1,674	969	10	Yes; fortnightly.
2	372	2	224	—	102	471	211	29	No.
3	364	—	188	—	147	556	11	—	Yes; to amount of share capital.
4	315	1	244	—	30	374	1	14	No.
5	107	—	—	15	6	75	—	—	No.
6	—	—	—	—	—	—	—	—	
7	779	49	—	669	316	4,897	2,579	—	Yes; no limit.
8	454	2	385	—	1,006	2,874	202	11	No.
9	933	—	437	—	349	1,839	598	10	No.
10	353	—	95	—	113	681	537	2	Yes; one week.
11	2,657	38	2,644	—	903	9,568	300	—	No.
12	828	—	20	—	9	947	717	3	No.
13	259	—	276	—	66	602	(2) 941	—	Yes; 5s. to holders of 1l. share.
14	532	—	78	—	—	835	1,620	—	Yes.
15	474	—	470	—	131	2,696	—	—	Yes; two weeks.
16	1,937	4	1,279	—	1,439	8,946	360	16	No.
17	895	—	72	—	250	1,425	—	2	Yes.
18	507	—	—	115	—	932	24	—	No.
19	—	—	—	—	—	—	—	—	
20	8	—	—	7	—	18	—	—	Yes; weekly.

(*) Loan Society:—Receipts, 553l.; Expenditure, 566l. Ceased to exist, 1894.
 (*) Ceased to exist, 1894.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	WARWICKSHIRE— <i>continued.</i>			£.	£.	
1,815	Broadwell Co-operative Industrial and Provident, Balm Cottage, Broadwell.	1873	32	547	57	1
957	Coventry Perseverance Co-operative, West Or- chard, Coventry.	1867	1,890	36,217	4,640	2
1,985	Coventry Co-operative Watch Manufacturing, 35, Mount-street, Coventry.	1876	99	2,826	2,433	3
2,840	Coventry Watch Jewel Makers' Co-operative, 32, Freeth-street, Coventry.	1887	47	297	72	4
2,590	Eathorpe and Marton Co-operative, Reading Room, Eathorpe, Leamington.	1887	122	2,000	495	5
1,290	Lockhurst Lane, Foleshill, Industrial Co-opera- tive, Lockhurst Lane, Foleshill, Coventry.	1832	433	9,863	1,927	6
1,568	Paradise Industrial Co-operative, Paradise, Foles- hill.	1873	45	1,295	105	7
1,803	Stoney Stanton-road Prudential Co-operative, 87, Stoney Stanton-road, Foleshill.	1832	363	8,022	927	8
3,052	Gaydon Co-operative Industrial and Provident, Gaydon, Warwick.	1892	38	267	34	9
950	Harbury Industrial and Provident Co-operative, Harbury, Leamington.	1865	752	15,442	2,616	10
1,974	Long Itchington Provident Co-operative, Long Itchington, Rugby.	1876	123	2,388	172	11
1,736	Kenilworth District Co-operative Industrial and Provident, Park-road, Kenilworth.	1873	404	8,959	971	12
2,222	Leek Wootton Co-operative Industrial and Provi- dent, Stone Cottage, Leek Wootton.	1880	44	1,297	150	13
2,420	Napton Co-operative, Napton - - - -	1885	136	1,797	513	14
2,390	Nuneaton Industrial and Provident Co-operative, 19, Abbey-street, Nuneaton.	1884	1,020	21,406	2,923	15
1,811	Pailton Industrial and Provident Co-operative, Pailton, Rugby.	1873	47	1,681	163	16
304	Rugby Industrial and Provident Co-operative, 45, Chapel-street, Rugby.	1862	2,231	61,122	10,082	17
1,083	Southam Co-operative Industrial, High-street, Southam.	1868	202	3,311	375	18
2,852	Blue Lias Co-operative, Stockton, Rugby - -	1889	89	1,144	208	19
1,046	Stoneleigh Co-operative Industrial and Provident, Stoneleigh, Kenilworth.	1867	121	3,552	196	20
1,899	Stratford-upon-Avon Co-operative Industrial and Provident, 7, Chapel-street, Stratford-upon- Avon.	1875	437	7,513	635	21
2,582	Tamworth Industrial Co-operative, 35, Church- street, Tamworth.	1886	903	10,576	3,217	22

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1895, 1,3397.

(2) The Society has, in addition, a Juvenile Banking Department, whose liabilities were, on 31st December 1893, 967.

(3) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 8187.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	20	-	57	-	-	71	-	-	Yes; 1 <i>l</i> .
2	3,622	100	3,783	-	3,824	20,270	(¹)	90	Yes; on coals.
3	325	6	172	-	200	1,066	170	3	No.
4	21	-	-	4	-	237	-	7	No.
5	150	21	205	-	95	394	-	-	No.
6	503	11	1,632	-	4,382	6,703	-	20	No.
7	95	-	151	-	44	158	-	-	Yes; under the direction of com- mittee.
8	618	1	2,012	-	-	811	682	-	Yes; to the amount of shares.
9	17	-	6	-	1	33	-	-	No.
10	680	27	1,118	-	2,665	6,041	-	3	
11	133	8	340	-	-	589	-	-	Yes; no limit.
12	245	-	152	-	1,101	1,453	1,494	-	Yes; one month on coals.
13	75	2	123	-	-	140	-	-	Yes; to 1 <i>l</i> . share.
14	112	-	169	-	51	788	250	-	Yes; to the amount of their shares.
15	1,507	-	1,649	-	401	3,158	(²) 1,110	-	No.
16	129	44	87	-	917	362	-	-	Yes; no stated limit.
17	4,065	288	4,636	-	9,716	5,564	(³) 20,832	63	No.
18	473	-	270	-	127	1,031	150	-	Yes; to amount of share capital.
19	94	-	70	-	19	179	-	-	Yes; to 1 <i>l</i> .
20	192	-	341	-	37	335	-	1	No.
21	597	-	629	-	195	1,505	(⁴) 171	-	No.
22	2,072	-	1,564	-	606	5,358	1,090	19	Yes; 10 <i>s</i> . on paid- up shares.

(⁴) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 65*l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
WESTMORLAND :				£.	£.	
1,725	Vale of Eden Agricultural Co-operative, Market- place, Appleby.	1873	158	2,707	20	1
2,786	Burneside Co-operative, Burneside, Kendal -	1860	80	2,327	190	2
294	Kendal Equitable Industrial Co-operative, 10, Kent-street, Kendal.	1862	1,402	27,873	2,292	3
3,115	Kendal Farmer's Club and Supply, 69, High- gate, Kendal.	1874	295	2,601	-	4
991	Kirkby Stephen Co-operative Industrial, Fletcher Hill, Kirkby Stephen.	1867	300	6,439	828	5
2,373	Langdale and Neighbourhood Industrial Co- operative, Chapel Style, Langdale, Amble- side.	1883	124	3,260	1,262	6
1,799	Shap Granite Works Co-operative Provision, Shap.	1874	26	2,443	178	7
2,134	Taylor's Co-operative and Industrial, Staveley, Kendal.	1878	72	1,321	360	8
2,173	Staveley Co-operative Bobbin Manufacturing, Gate Foot Mill, Staveley, Kendal.	1880	107	2,590	1,702	9
705	Tebay Co-operative and Industrial, Tebay -	1864	200	6,388	536	10
699	Windermere District Industrial Co-operative, Vic- toria-street, Windermere.	1865	286	5,333	762	11
WILTSHIRE :						
99	Bradford-on-Avon Industrial and Provident, 5, White Hill, Bradford-on-Avon.	1860	329	5,947	961	12
2,862	Chippenham Co-operative, High-street, Chip- penham.	1890	278	4,906	738	13
(a)2,301	Ebbesbourne Wake Co-operative, Ebbesbourne Wake.	1882	(2)	-	-	14
1,269	Lydiard Millicent Industrial and Provident, Lydiard Millicent.	1869	40	456	55	15
2,851	Mere and District Co-operative, Mere, Bath -	1890	66	1,239	147	16
2,596	Salisbury Co-operative, 13, Winchester-street, Salisbury.	1887	174	1,676	194	17
79	New Swindon Industrial, 10, East-street, New Swindon.	1861	639	8,693	2,976	18
120	Swindon Co-operative Provident, 1, Henry- street, New Swindon.	1853	1,112	7,823	183	19
2,255	Kingshill, New Swindon, Co-operative and In- dustrial, Radnor-street, New Swindon.	1880	136	1,312	118	20
2,692	Tisbury and Wardour Co-operative, Tisbury, Salisbury.	1889	75	1,385	(*) 375	21
133	Trowbridge Co-operative Industrial and Provid- ent, 47, Church-street, Trowbridge.	1861	1,212	24,853	3,035	22
2,715	Warminster Co-operative, 8, East-street, War- minster.	1888	122	2,809	207	23
962	Wilton Sidney Herbert Co-operative Industrial and Provident, Market-place, Wilton.	1867	178	2,967	408	24

(1) Imperfect Return.

(2) Notice of commencement of winding up received, 1894.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	88	7	37	-	11	458	-	-	Yes; 14 days.
2	103	-	209	-	90	163	-	-	Yes.
3	1,981	10	2,446	-	4,558	8,767	123	-	No.
4	149	4	-	-	-	-	-	-	Yes; three months*
5	333	3	518	-	145	1,942	700	-	Yes; to amount of share capital.
6	244	1	143	-	9	1,351	150	-	Yes; one month.
7	220	-	(1)	-	37	94	263	-	Yes; 15s. in the £.
8	66	3	55	-	55	457	-	-	Yes; to amount of share capital.
9	296	-	-	5	-	1,723	650	-	No.
10	260	5	317	-	143	1,298	-	-	No.
11	463	10	337	-	205	2,235	-	1	Yes.
12	338	19	447	-	480	2,345	224	-	Yes; three months.
13	341	-	203	-	311	1,007	800	3	No.
14	-	-	-	-	-	-	-	-	
15	50	-	-	22	16	100	-	-	Yes.
16	132	-	35	-	14	184	-	-	Yes; weekly, on bread.
17	172	-	76	-	89	415	600	1	No.
18	919	-	215	-	416	3,607	896	-	Yes; three-fourths of share.
19	583	-	1,351	-	-	2,282	630	-	Yes; to value of share.
20	107	-	81	-	-	243	660	-	Yes; 15s. on each 1/4 share.
21	181	-	-	29	40	511	15	-	Yes; to amount of share.
22	2,107	70	2,012	-	1,820	8,069	203	14	Yes; a week occasionally.
23	189	1	129	-	35	349	340	-	Yes; to amount of share.
24	356	-	162	-	143	2,276	-	1	Yes; two weeks.

(*) Including accounts owing by members.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	WORCESTERSHIRE :			£.	£.	
2,689	Bromsgrove Nail-forgers' Industrial and Provident, back of 77, High-street, Bromsgrove.	1887	144	1,518	290	1
2,054	Church Lench Industrial and Provident Co-operative, Church Lench, Evesham.	1872	47	1,622	134	2
2,878	Sheet Iron Workers' Industrial, Mill-street, Cradley.	1890	99	4,819	572	3
1,507	Dudley Co-operative, 19, New-street, Dudley -	1872	5,862	48,125	5,347	4
(1)2,408	Midland Nail Makers' Association, 23, Dudley-street, Dudley.	1882	-	-	-	5
2,657	Dudley Bucket and Fender Co-operative, 31, Charlotte-street, Dudley.	1888	32	8,525	1,199	6
1,398	Halesowen and Hasbury Industrial Co-operative, Peckingham-street, Halesowen, Birmingham.	1871	486	10,526	980	7
2,350	Halesowen and District Prudential Co-operative and Industrial, Birmingham-street, Halesowen.	1883	226	3,046	627	8
742	Kidderminster Industrial Co-operative, 4 and 5, Oxford-street, Worcester-street, Kidderminster.	1865	2,029	44,548	8,905	9
2,335	Malvern Co-operative Coal Association, The Mission Room, Barnard's Green, Malvern.	1883	40	109	-	10
2,745	Redditch Industrial Co-operative, Alcester-street, Redditch.	1889	478	6,600	737	11
2,995	Shipston-on-Stour Dairy, The Tannery, Shipston-on-Stour.	1891	51	1,393	222	12
1,910	Ten Acres and Stirchley Street Co-operative, Stirchley-street, Birmingham.	1875	368	6,407	1,022	13
1,702	Wilden Tin Works Co-operative Industrial, Wilden, Stourport.	1873	16	669	131	14
2,239	Worcester New Co-operative and Industrial, St. Nicholas-street, Worcester.	1881	1,358	26,536	3,623	15
	YORKSHIRE :					
2,400	Addingham Co-operative, Bolton-road, Addingham.	1884	175	4,220	746	16
1,079	Allerton Industrial Co-operative, Copy, Allerton, Bradford.	1868	197	6,764	867	17
585	Almondbury Perseverance Industrial and Provident, Westgate, Almondbury.	1848	191	5,131	467	18
646	Almondbury Integrity Provident Co-operative, 436, High-street, Almondbury.	1838	72	1,582	249	19
922	Altofts Co-operative, Silkstone-row, Altofts -	1867	437	14,879	955	20
1,303	Tong Park Industrial Co-operative, Tong Park, Baildon.	1869	69	2,183	419	21
1,419	Baildon Industrial Co-operative, Browgate, Baildon.	1871	402	8,334	1,288	22
654	Barkisland Industrial, Steel Lane Head, Barkisland.	1864	75	1,745	374	23
1,364	Barnoldswick Co-operative Industrial, Manchester-road, Barnoldswick.	1851	407	17,597	1,985	24
191	Barnsley British Co-operative, 16, Wellington-street, Barnsley.	1862	14,980	482,129	50,277	25
1,030	Batley Co-operative, Commercial-street, Batley -	1867	4,169	127,555	11,445	26

(1) No business transacted during 1893.

(2) Imperfect Return.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	66	-	109	-	-	378	40	8	Yes; 15s.
2	145	-	36	-	35	262	-	-	Yes.
3	360	-	45	-	-	833	692	-	No.
4	2,893	-	3,190	-	2,656	15,380	63	-	No.
5	-	-	-	-	-	-	-	-	
6	505	5	841	-	1	1,021	-	-	No.
7	541	-	(²)	-	-	2,949	-	-	Yes; one-half of share capital.
8	216	-	190	-	-	618	128	-	Yes; to amount of shares.
9	4,005	374	3,005	-	11,312	30,660	464	-	Yes; 14 days, for coal only.
10	6	-	(²)	-	-	-	-	-	No.
11	668	1	-	169	84	934	332	-	Yes; 21 days.
12	249	-	-	9	-	518	151	-	No.
13	696	3	369	-	188	1,281	1,335	11	Yes; one week.
14	89	-	-	40	69	63	-	-	Yes; 10%.
15	2,798	14	2,127	-	1,082	12,162	-	3	Yes; 14 days, for coals.
16	243	-	321	-	198	1,842	-	-	Yes; one month for coals only.
17	348	61	1,052	-	625	2,997	390	-	Yes; no fixed amount.
18	358	-	469	-	-	1,771	470	-	Yes; to extent of share.
19	150	-	276	-	680	893	904	-	Yes; to two-thirds of share.
20	658	271	1,989	-	1,021	1,708	-	64	Yes; to extent of capital.
21	100	1	273	-	105	504	-	-	Yes; to amount of shares.
22	488	-	725	-	547	2,544	1,271	-	Yes; two-thirds of shares.
23	121	24	185	-	837	989	-	-	Yes; 14 days.
24	1,346	-	2,687	-	333	3,160	360	-	Yes; to amount of shares.
25	34,197	3,112	56,453	-	88,239	228,570	-	595	No.
26	6,098	1,216	19,039	-	51,208	77,813	-	185	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	YORKSHIRE— <i>continued.</i>			£.	£.	
1,551	Battleyford Self-Help Co-operative, Bank-street, Battleyford, Mirfield.	1872	247	4,861	714	1
734	Bentham Industrial Co-operative, Bentham, Lancaster.	1865	233	6,348	1,210	2
2,526	Beeston Co-operative, Town-street, Beeston	1886	198	5,292	687	3
366	Bingley Industrial Co-operative, Wellington- street, Bingley.	1850	2,800	68,472	10,305	4
909	Birkenshaw Industrial, Bradford-road, Birken- shaw, Leeds.	1866	1,652	44,800	4,259	5
678	Birstall Industrial Co-operative, High-street, Birstall.	1865	1,465	38,595	3,598	6
1,956	Blackshawhead Co-operative and Industrial, Blackshawhead, Hebden Bridge.	1875	136	2,650	383	7
118	Bradford Provident Industrial, 63, Bridge-street, Bradford.	1860	14,603	299,023	29,796	8
119	Bowling Old-lane Co-operative, 310, Bowling Old-lane, Bradford.	1862	851	22,550	2,055	9
1,484	Airedale Co-operative Worsted Manufacturing, Thompson's Mill, Fulton-street, Bradford.	1872	275	13,871	3,727	10
(¹)2,741	Bradford Warehousemen's, 34, Chapel-street, Bradford.	1889	75	—	—	11
2,884	Bradford Co-operative Cabinet Makers, 57, Upper Seymour-street, Leeds-road, Bradford.	1890	72	4,622	2,972	12
2,013	Stanbury Co-operative, 58 and 60, Stanbury, Bradford.	1890	135	4,656	714	13
3,209	Bradford and District Railway Servants' Coal Supply, 24, Wakefield-road, Bradford.	1893	144	11	—	14
1,884	Bradley Industrial Co-operative, Canal Wharf, Bradley, Leeds.	1875	55	241	29	15
(²)3,168	Bramley Co-operative Boot and Shoe Manufac- turing, Victoria Mills, Bramley, Leeds.	1893	79	911	712	16
3,104	Brandsby Club and Institute, Clubhouse, Brandsby, Easingwold.	1889	40	—	—	17
3,202	Bridge End Workmen's Club and Institute, 2, Wadsworth Mill, Bridge End, Todmorden.	1888	78	184	7	18
67	Brighouse District Industrial, King-street, Brig- house.	1856	5,746	216,745	17,587	19
1,466	Brockholes Industrial Co-operative, Brockholes	1872	202	5,545	826	20
173	High Burton Industrial and Provident, High Burton, Huddersfield.	1856	104	2,294	590	21
1,474	Buttershaw Industrial, Queen-street, Buttershaw, Bradford.	1872	287	9,590	1,225	22
1,681	Carleton Industrial Co-operative, Carleton, Skipton.	1873	174	5,073	969	23
724	Castleford Co-operative Industrial, 28, Carlton- street, Castleford.	1865	1,006	22,996	1,629	24
1,386	Castleford and Allerton Mutual Industrial, 67 and 69, Carlton-street, Castleford.	1871	1,295	31,456	3,716	25
1,047	Cawthorne Industrial Co-operative, Cawthorne, Barnsley.	1866	115	2,443	226	26
1,481	Churwell Industrial Co-operative, Churwell, Leeds.	1872	407	11,903	1,613	27
234	Clayton Co-operative and Industrial, Nursery, Clayton, Bradford.	1850	395	6,579	1,682	28

(1) No business done.

(2) Notice of commencement of winding up received, 1894.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	371	12	644	-	252	2,006	879	2	Yes; 5 <i>l</i> .
2	322	-	541	-	116	2,579	-	-	Yes; three-fourths of shares.
3	255	5	679	-	92	811	-	-	Yes; to amount of shares.
4	4,808	149	8,678	-	14,088	49,070	1,028	66	Yes.
5	2,954	361	6,590	-	6,590	20,143	-	-	No.
6	1,978	410	5,732	-	8,327	20,137	-	-	No.
7	136	72	336	-	1,726	973	1,423	-	Yes.
8	20,101	2,169	38,817	-	51,159	153,021	9,655	-	No.
9	1,096	30	3,295	-	7,247	11,631	-	7	Yes.
10	668	17	944	-	204	3,385	513	-	Yes; one month.
11	-	-	-	-	-	-	-	-	No.
12	729	-	150	-	1	1,149	1,300	-	Yes; 50 <i>l</i> .
13	184	9	486	-	210	1,376	-	-	Yes; one load of coal.
14	2	-	5	-	-	53	-	-	Yes; to extent of shares.
15	20	2	58	-	-	61	-	-	Yes; 1 <i>l</i> .
16	85	-	-	88	-	259	80	-	Yes.
17	7	-	-	7	-	1	-	3	No.
18	68	-	-	6	-	-	-	-	
19	9,178	2,654	35,328	-	54,900	99,743	3,464	-	No.
20	254	20	732	-	318	1,855	-	-	Yes; to 2 <i>l</i> .
21	159	1	248	-	127	1,217	-	-	Yes; one month.
22	662	68	1,240	-	2,095	3,483	235	-	Yes; for coal, eight weeks.
23	315	1	852	-	224	2,196	-	-	Yes; weekly.
24	1,076	110	3,592	-	244	3,458	110	12	Yes; weekly.
25	1,548	27	5,651	-	-	4,386	642	-	No.
26	153	7	301	-	-	226	-	-	Yes; two-thirds of share.
27	564	159	1,753	-	1,861	4,387	-	25	Yes.
28	451	28	664	-	428	2,897	607	2	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	<i>YORKSHIRE—continued.</i>			£.	£.	
81	Clockheaton Industrial Co-operative, Market- street, Clockheaton.	1861	3,156	86,518	12,218	1
470	Close Hill Industrial and Provident, Close Hill, Newsome, Huddersfield.	1847	611	21,250	2,275	2
1,254	Cononley Industrial Co-operative, Main-street, Cononley.	1869	343	6,179	778	3
1,140	Copley Industrial Co-operative, Copley, Halifax	1868	178	4,106	471	4
1,029	Beehive Industrial Co-operative, New Road Side, Cowling.	1873	114	2,619	515	5
707	Cowms Co-operative Industrial, Cowms, Lepton, Huddersfield.	1858	105	2,361	482	6
254	Cragg Vale Co-operative and Industrial, Bank Bottom, Cragg Vale, Mytholmroyd.	1861	299	12,976	1,507	7
1,265	Crigglestone Industrial and Provident, Pain- thorpe, Crigglestone, Wakefield.	1869	133	3,552	503	8
473	Crosland Moor Co-operative Industrial, Barton- road, Crosland Moor, Huddersfield.	1861	453	16,047	2,010	9
1,081	Cross Hills Co-operative, Cross Hills, Leeds	1868	171	3,750	489	10
88	Leas and Cross Roads Co-operative Industrial, Cross Roads, Keighley.	1861	438	15,181	1,531	11
281	Dalton Co-operative Industrial, Dalton, Huddersfield.	1857	70	2,120	229	12
349	Delph Industrial Co-operative, Millgate, Delph, Oldham.	1859	610	20,027	1,947	13
2,022	Delph and District Woollen Manufacturing, Knott Hill Lane, Delph.	1889	53	199	353	14
2,345	Denaby Main Industrial Co-operative, Don- caster-road, Denaby Main.	1883	234	12,370	593	15
2,213	Denholme Industrial Co-operative, Denholme, Bradford.	1880	428	11,352	2,021	16
111	Dewsbury Pioneers Industrial, Union-street, Dewsbury.	1857	8,632	227,503	21,042	17
572	Diggle Industrial and Co-operative, Diggle, Oldham.	1863	374	15,528	1,501	18
2,535	Dobcross Co-operative, Dobcross, Saddleworth, Oldham.	1886	141	3,082	724	19
462	Dogley Bar Co-operative, Dogley Bar, Kirk- burton.	1860	148	2,965	545	20
1,082	Doncaster Mutual Co-operative and Industrial, 1, John-street, Doncaster.	1868	4,299	109,571	13,044	21
1,176	Driffield Working Men's Co-operative Industrial and Provident, 68, Middle-street South, Drif- field.	1868	75	3,235	317	22
1,900	Drighlington Co-operative Industrial, Drighling- ton, Bradford.	1876	1,014	26,668	3,832	23
1,808	Earby Industrial Co-operative, Earby	1875	214	6,125	1,084	24
434	Easingwold Union Steam Flour Mill Company, Long-street, Easingwold.	1855	552	10,878	736	25
144	Eccleshill Co-operative Industrial, 1, Stoney-lane, Eccleshill.	1859	200	6,808	1,230	26

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	5,341	997	11,700	-	18,512	40,038	-	291	No.
2	1,244	101	3,149	-	9,084	12,029	-	-	
3	269	40	657	-	721	2,075	40	-	No.
4	183	14	595	-	237	705	-	-	Yes ; to amount of their shares.
5	137	2	389	-	-	573	215	-	No.
6	57	3	382	-	702	703	478	-	Yes ; to 10%.
7	708	31	1,823	-	2,103	5,122	-	-	Yes ; two weeks.
8	318	4	370	-	83	337	-	-	Yes ; nominally, one week, and to extent of shares.
9	1,329	32	1,808	-	7,009	9,888	-	-	Yes ; to amount of share capital.
10	177	1	383	-	22	1,054	-	-	No.
11	791	58	1,062	-	709	5,127	-	-	Yes ; one month on corn ; two months on coal.
12	93	1	305	-	-	500	10	-	Yes ; to amount of share capital.
13	1,309	38	2,478	-	8,321	12,007	-	5	Yes ; three-fourths of share.
14	102	1	2	-	-	241	101	-	
15	678	55	2,270	-	2,883	2,388	(1)	25	Yes.
16	622	164	1,685	-	1,759	4,464	-	-	Yes ; one month.
17	15,102	3,023	33,496	-	101,286	103,951	-	503	Yes.
18	796	52	1,988	-	1,275	5,917	3,336	-	Yes ; to two- thirds of share capital.
19	199	4	296	-	101	950	-	-	Yes ; to amount of share capital.
20	125	7	392	-	339	1,352	-	-	Yes ; in certain cases.
21	9,248	-	10,600	-	9,209	44,911	3,725	174	Yes ; for coals only, one week.
22	176	6	216	-	156	420	-	5	Yes ; discretionary.
23	1,624	41	3,905	-	1,086	8,909	-	-	No.
24	147	-	651	-	205	1,089	20	-	No.
25	577	-	310	-	-	1,133	-	-	Yes ; no limit.
26	613	11	546	-	250	1,245	740	-	Yes ; monthly.

(1) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 431.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	YORKSHIRE— <i>continued.</i>			£.	£.	
412	Emley Industrial and Co-operative Provident, Emley.	1862	264	8,187	1,483	1
1,470	Escrick and District Co-operative, Escrick, York	1871	81	2,159	270	2
1,925	Farnley Co-operative, Play Ground, Farnley, Leeds.	1867	563	8,838	789	3
697	Flockton Industrial Co-operative, Flockton, Wakefield.	1865	201	6,198	648	4
2,978	Skelldale Co-operative Dairy, The Mill, Foun- tains, Ripon.	1891	22	3,720	25	5
2,676	Fryston Colliery Industrial Co-operative and Provident, Fryston Colliery, Castleford.	1887	98	3,724	197	6
1,488	Gargrave Industrial Co-operative, South-street, Gargrave, Leeds.	1872	185	5,244	748	7
2,351	Golcar Co-operative, Golcar Edge, Golcar - -	1883	474	12,098	1,766	8
1,136	Gomersal Industrial Co-operative, Gomersal, Leeds.	1868	752	22,565	3,519	9
2,353	Goole and District Provident Co-operative, Estcourt-terrace, Goole.	1883	677	10,870	1,613	10
443	Grange Moor Co-operative Friendly, Clough Gate, Grange Moor, Wakefield.	1853	107	2,916	382	11
1,163	United Co-operative, Briestfield-lane, Grange Moor, Wakefield.	1867	74	2,305	199	12
507	Grasscroft Industrial Co-operative, Grasscroft, Greenfield, Oldham.	1858	287	9,038	979	13
107	Greenfield Co-operative, Spring-grove, Green- field, Oldham.	1856	550	16,428	1,530	14
1,390	Greengates and Apperley Bridge Industrial Co- operative, Greengates.	1871	257	5,602	942	15
992	Grosmont Co-operative, Grosmont - - -	1867	192	4,485	722	16
1,749	Guisborough Provident Industrial, 179, West Gate, Guisborough.	1873	308	12,146	889	17
598	Guiseley Industrial Co-operative, Oxford-street, Guiseley.	1864	607	13,536	2,060	18
1,389	Hainworth Industrial Co-operative, Hainworth, Keighley.	1863	23	575	74	19
39	Halifax Industrial, Northgate, Halifax - -	1851	8,959	266,897	34,771	20
526	Halifax Flour, Bailey Hall Mill, Halifax - -	1847	1,492	218,390	23,261	21
2,632	Halifax Coal, 28, Cross Hills, Halifax - -	1887	1,063	3,825	100	22
2,641	Cross Hills Industrial Coal, North Bridge Restaurant, Halifax.	1888	123	299	14	23
2,147	Handsworth Woodhouse Industrial Co-operative, Chapel-street, Handsworth Woodhouse.	1861	90	1,785	301	24
2,588	Harrogate and District Co-operative, 5, Albert- street, Harrogate.	1887	648	8,401	1,290	25
58	Haworth Industrial Co-operative, Main-street, Haworth, Keighley.	1861	669	15,409	1,227	26
184	Hebden Bridge Industrial Co-operative, Crown- street, Hebden Bridge.	1848	2,220	68,415	9,411	27

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	462	15	819	-	273	1,757	230	-	Yes; to two-thirds of share.
2	184	-	86	-	-	121	134	-	Yes; to amount of their shares.
3	313	20	1,210	-	-	531	-	-	No.
4	313	-	958	-	116	791	896	-	Yes.
5	30	-	152	-	299	26	198	-	No.
6	192	-	239	-	153	208	550	-	Yes; to two-thirds of share.
7	274	2	683	-	306	696	312	-	Yes; to half of shares.
8	808	25	1,660	-	3,983	6,028	340	-	Yes; one load of coals.
9	990	-	3,305	-	5,355	11,797	-	-	No.
10	941	33	651	-	651	3,911	200	18	No.
11	127	-	641	-	-	934	-	-	Yes; no limit.
12	68	-	183	-	-	670	742	-	Yes; no limit.
13	608	55	1,186	-	3,906	6,057	-	5	Yes; in grocery, &c., one week; coals, six weeks.
14	1,192	158	2,048	-	7,811	9,553	2,255	20	Yes; one load of coals for one month.
15	381	9	701	-	576	1,921	450	5	Yes; to amount of shares.
16	230	-	542	-	130	903	-	-	No.
17	880	-	993	-	236	1,504	519	4	Yes; two-thirds of capital.
18	770	51	1,753	-	2,504	7,311	105	-	Yes; amount fixed by committee.
19	42	-	49	-	5	35	10	-	Yes; to value of shares held.
20	14,850	2,002	31,877	-	39,127	102,850	3,076	-	No.
21	17,419	9	11,790	-	237	84,989	10,000	-	Yes; monthly.
22	342	3	549	-	-	971	-	-	Yes.
23	11	-	36	-	-	47	-	-	Yes; 28 days.
24	141	-	44	-	20	249	19	-	Yes; to two-thirds of shares.
25	597	9	970	-	3,615	3,116	1,318	24	Yes; 10 days on coal.
26	1,166	186	1,166	-	509	3,970	300	-	Yes; to 1 l.
27	4,534	207	9,327	-	27,479	49,721	2,863	233	Yes; on coals only, for 28 days.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE— <i>continued.</i>			£.	£.	
1,353	Hebden Bridge Fustian Manufacturing Co-operative, Nutclough, Hebden Bridge.	1870	764	39,891	11,529	1
216	Heckmondwike Industrial Co-operative, Oak-street, Northgate, Heckmondwike.	1860	7,016	152,512	18,476	2
464	Heptonstall Co-operative and Industrial, Town Gate, Heptonstall, Manchester.	1860	468	12,300	1,988	3
513	Hepworth Industrial, Hepworth - - -	1840	232	8,157	552	4
151	Hillhouse Perseverance Friendly and Industrial, Eleanor-street, Hillhouse, Huddersfield.	1860	1,728	46,387	2,787	5
1,366	Hinchliffe Mill Industrial Co-operative, Holm-bridge, Huddersfield.	1870	630	15,035	2,210	6
2,006	Holmfild Coal, Holmfild, Ovenden - - -	1875	582	3,269	207	7
2,145	Holmfild Co-operative Industrial, Co-operative Buildings, Holmfild.	1879	192	5,499	903	8
245	Honley Industrial and Equitable Co-operative, West Gate, Honley.	1839	798	22,489	3,151	9
334	Upper Hopton Industrial Co-operative, Jackroyd-lane, Hopton.	1862	128	3,554	508	10
851	Horbury Industrial Co-operative, High-street, Horbury, Wakefield.	1866	904	20,764	2,112	11
86	Great Horton Industrial, 132B, High-street, Great Horton, Bradford.	1850	2,982	84,624	10,407	12
56	Huddersfield Industrial, 31, Buxton-road, Huddersfield.	1860	10,262	293,918	29,935	13
(²) 529	Lane Dyehouse Industrial Flour and Provision, 41, Leeds-road North, Huddersfield.	1861	337	4,713	1,013	14
2,568	William Thomson and Sons, Woodhouse Mills, Huddersfield.	1886	306	27,639	11,757	15
(a) 288	Hull Anti-Mill and General Industrial, Holder-ness-road, Hull.	1795	(³)	-	-	16
2,843	Kingston-upon-Hull Co-operative, 11, Wilton-terrace, Holderness-road, Hull.	1890	592	5,668	871	17
2,384	Ilkley Co-operative, 24, Leeds road, Ilkley -	1883	115	1,927	657	18
519	Illingworth Industrial and Provident, Illingworth, Halifax.	1863	158	3,944	402	19
1,944	Ingleton Industrial Co-operative, Main-street, Ingleton, Carnforth.	1876	175	5,443	1,151	20
435	Junction Industrial and Benevolent Co-operative, Junction, Delph, Oldham.	1857	311	13,824	1,040	21
78	Keighley Industrial Co-operative, 7, Brunswick-street, Keighley.	1860	5,763	166,152	18,020	22
2,498	Keighley Ironworks, 14, Goulbourne-street, Keighley.	1885	(⁴) 151	5,740	2,581	23
388	Kilnhurst Co-operative, Victoria-street, Kilnhurst, Rotherham.	1860	590	20,935	2,482	24
1,012	Kippax Co-operative Industrial, High-street, Kippax.	1867	292	6,216	526	25
113	Kirkburton Industrial and Co-operative Provident, Kirkburton.	1860	240	5,454	725	26

(¹) Including loan capital.(²) Return for six months ending 2nd October 1893.(³) Notice of commencement of winding up received, 1894.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	4,197	3	4,422	-	387	24,498	8,652	60	Yes; one month.
2	8,813	2,909	22,812	-	104,512	118,614	3,824	-	Yes; to the extent of their share capital.
3	748	69	1,614	-	2,704	6,266	200	-	Yes; 14 days.
4	325	9	1,043	-	25	1,690	-	-	Yes; to amount of shares.
5	3,475	37	6,224	-	700	12,330	-	-	Yes; coal only.
6	984	32	1,586	-	758	2,741	676	-	Yes; storekeepers responsible.
7	272	1	390	-	-	1,082	-	-	Yes; 21 days.
8	300	30	699	-	528	2,060	381	-	No.
9	1,479	9	2,619	-	7,017	11,048	-	-	No.
10	205	6	352	-	123	1,126	133	-	Yes; to amount of shares held.
11	1,269	123	2,679	-	2,902	(1)9,078	-	-	Yes; weekly.
12	5,334	263	11,491	-	14,383	34,725	1,139	-	No.
13	18,227	3,408	38,275	-	131,334	157,309	4,680	383	Yes; one month, on coals only.
14	368	16	660	-	3,686	3,870	300	-	Yes; two months, on coal.
15	9,891	8	1,437	-	101	6,277	12,298	-	No.
16	-	-	-	-	-	-	-	-	
17	457	-	406	-	74	726	250	-	Yes; one week.
18	197	5	81	-	106	508	-	-	Yes; no limit.
19	151	28	488	-	310	1,293	-	-	Yes.
20	322	1	420	-	228	2,043	-	-	Yes.
21	626	5	1,958	-	898	2,915	100	-	Yes; three-fourths of share capital.
22	8,912	848	21,928	-	25,202	58,197	(4)7,570	220	Yes; 28 days for coal.
23	973	-	369	-	-	3,550	2,308	-	Yes; monthly.
24	1,891	45	3,024	-	4,259	7,821	1,496	38	Yes; two-thirds.
25	209	-	859	-	79	333	304	-	Yes; 17 s. on 1 l. share.
26	219	7	709	-	2,847	3,604	380	-	Yes; at discretion of committee.

(4) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 4911.

(1) And 59 Societies.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	YORKSHIRE— <i>continued.</i>			£.	£.	
297	Field Head Co-operative Industrial Provident, Field Head, Kirkheaton, Huddersfield.	1834	199	6,167	689	1
(¹) 2,380	Knottingley and District Co-operative, Aire-street, Knottingley.	1884	—	791	6	2
2,520	Lane Ends (near Keighley) Co-operative, Bridge- street, Lane Ends, Keighley.	1876	192	6,170	988	3
55	Leeds Industrial Co-operative, 10, Albion-street, Leeds.	1847	31,012	846,489	112,609	4
3,132	Leeds Trade Union Co-operative, 16, Somerby- street, Kirkstall-road, Leeds.	1890	40	839	56	5
(a) 3,181	Yorkshire Fish Friers' Co-operative, 1, Back George-street, Leeds.	1893	(²)	—	—	6
3,192	Leeds and County Co-operative Newspaper, 19, Vicar-lane, Leeds.	1893	33	14	—	7
(⁴) 317	Lepton Field Industrial Co-operative, 1, Lepton Field, Lepton, Huddersfield.	1860	103	2,306	797	8
1,264	Lepton Town Bottom Industrial and Provident, Lepton Town Bottom.	1869	110	3,841	408	9
2,489	Liversedge Mutual Co-operative, Millbridge, Liversedge.	1885	676	17,028	1,428	10
1,841	Loftus Co-operative, High-street, Loftus, R.S.O.	1874	818	20,222	2,177	11
3,067	North Bierley Coal and Coke, 1, Bolton-street, Low Moor, Bradford.	1892	252	710	35	12
719	Luddenden and District Industrial Co-operative, Little Box House, Luddenden, Manchester.	1865	544	15,453	2,095	13
235	Luddenden Foot Industrial Co-operative, Lud- denden Foot.	1860	504	12,882	2,592	14
2,483	Malton, Norton, and District Co-operative, St. Nicholas-street, Malton.	1885	69	322	50	15
444	Marsden Equitable Industrial, Market-place, Marsden.	1859	591	23,581	3,460	16
1,580	Marske-by-the-Sea Co-operative Industrial and Provident, Marske-by-the-Sea.	1873	270	8,444	1,041	17
1,268	Masborough Equitable Pioneers, Station-road, Masborough, Rotherham.	1869	2,746	91,594	9,198	18
350	Meltham Industrial Co-operative Trading, Meltham, Huddersfield.	1861	810	33,670	3,004	19
2,268	Meltham Mills Provident Co-operative Trading, Meltham Mills, Huddersfield.	1827	132	4,973	1,363	20
338	Mexborough Working Men's Industrial, Wath- road, Mexborough.	1861	422	7,874	2,681	21
989	Middlesbrough Co-operative, Elliot-street, Middlesbrough.	1867	4,670	103,996	8,967	22
3,097	Middlesbrough Coal Supply, 4, Vaughan-street, Middlesbrough.	1892	387	1,776	16	23
1,243	Middlestown Co-operative Industrial, Town End, Middlestown, Wakefield.	1868	425	16,486	2,089	24
313	Midgley Co-operative Industrial, Lydgate, Midg- ley, Luddenden Foot.	1861	386	9,633	1,783	25
1,610	Milnsbridge Perseverance Co-operative, Milns- bridge, Huddersfield.	1872	486	14,614	1,701	26
1,400	Mirfield Industrial Co-operative, Knowl- road, Mirfield.	1871	900	27,229	3,614	27

(¹) Return for the period 1st January 1893 to 8th March 1894; Society winding up.

(²) Dissolved 1894.

(³) Imperfect Return.

Trade Charges.	Interest and Profit on Investments.		Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	250	18	831	-	2,326	3,129	51	-	Yes; no limit.
2	141	-	-	138	-	182	9	-	Yes.
3	298	3	697	-	40	1,430	680	-	Yes; six weeks, for coals.
4	59,563	1,403	102,838	-	156,055	373,080	28,227	824	Yes; 14 days on coal.
5	96	-	11	-	-	49	30	-	Yes; to amount of share capital.
6	-	-	-	-	-	-	-	-	
7	79	-	(³)	-	-	36	29	-	Yes; three months.
8	155	1	394	-	126	1,942	-	-	Yes; no limit.
9	93	30	857	-	136	599	-	-	Yes; to amount of their shares.
10	501	237	2,328	-	857	2,301	-	-	No.
11	1,240	-	2,297	-	505	2,895	950	-	Yes; to amount of share capital.
12	31	3	86	-	-	219	(⁵) 86	-	Yes; one month.
13	700	58	2,334	-	3,112	6,942	-	-	Yes; nominal.
14	758	46	2,279	-	3,979	8,841	-	-	No.
15	95	-	-	139	30	292	-	-	No.
16	1,598	31	3,604	-	1,844	5,309	-	-	No.
17	542	8	627	-	198	1,105	843	-	No.
18	7,475	312	9,455	-	21,886	39,698	3,550	113	Yes.
19	1,163	434	4,905	-	7,013	9,829	200	-	Yes; to 3l.
20	287	14	616	-	273	1,457	-	-	Yes; to 5l.
21	515	-	712	-	1,382	2,405	(⁵) 1,350	-	Yes; one - third of shares.
22	7,805	85	11,149	-	3,812	26,439	785	46	Yes; 75 per cent. of their shares.
23	349	-	-	18	-	111	-	-	No.
24	951	-	3,413	-	879	3,512	-	-	Yes; weekly.
25	612	69	1,956	-	2,107	5,734	-	-	Yes; at manager's discretion.
26	755	88	2,160	-	1,336	5,015	150	-	Yes; one load of coals.
27	1,801	40	3,761	-	8,962	17,791	2,126	10	Yes; 14 days.

(¹) Return for nine months ending 31st December 1893.(²) Debentures.(³) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 963l.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	<i>YORKSHIRE—continued.</i>			£.	£.	
2,583	Mirfield Perseverance Co-operative, Towngate, Mirfield.	1886	477	10,984	1,364	1
864	Morley Industrial Co-operative, Commercial-street, Morley.	1866	4,663	120,499	10,071	2
1,463	Howley Park Co-operative Quarry and Building, Britannia-road, Morley.	1872	141	18,894	390	3
274	Mytholmroyd Industrial, New - road, Mytholmroyd.	1861	505	13,909	3,011	4
2,240	Netherthong Industrial and Equitable Co-operative, Town Gate, Netherthong, Huddersfield.	1881	175	4,324	505	5
1,381	South Crosland and Netherton Co-operative, Road Side, Netherton, Huddersfield.	1840	468	14,759	2,360	6
629	New Road Side Equitable Co-operative and Industrial, New Road Side, Keighley.	1864	284	8,764	1,164	7
491	Northallerton Provident Corn Mill, Friarage-terrace, Northallerton.	1857	757	6,762	334	8
3,176	Northallerton and District Co-operative, Hartington-terrace, Northallerton.	1893	131	1,080	218	9
3,059	Northowram Coal Co-operative, Mechanics' Institute, Northowram, Halifax.	1892	72	269	10	10
325	Oakworth Co-operative, Oakworth, Keighley -	1861	358	7,465	956	11
476	Ossott Industrial Co - operative, Dale - street, Ossett.	1861	2,033	55,947	6,954	12
1,422	Oughtibridge Equitable Co-operative and Industrial, Oughtibridge.	1860	351	9,844	822	13
1,093	Oxenhope Industrial and Provident, Leeming-lane, Oxenhope, Keighley.	1868	165	6,046	812	14
1,569	Hill Top, Paddock, Working Men's Co-operative, Church-street, Paddock, Huddersfield.	1872	408	9,509	1,414	15
1,641	Paddock Friendly Co-operative Trading, Market-street, Paddock.	1830	229	4,712	1,775	16
1,332	Park Gate and Berry Brow Industrial Co-operative, Park Gate, Waingate, Berry Brow, Huddersfield.	1867	583	14,931	2,276	17
1,986	Pecket Well Co-operative and Industrial, Pecket Well, Hebden Bridge.	1876	146	4,012	445	18
2,510	Pontefract Industrial, Salter-row, Pontefract -	1886	811	15,307	1,634	19
176	Queensbury Industrial, 1 and 2, High-street, and North John-street, Queensbury, Bradford.	1855	1,552	44,978	8,466	20
242	Ravensthorpe Self-Help Industrial Co-operative, Huddersfield-road, Ravensthorpe, Normanton.	1862	1,060	27,408	3,055	21
882	Ravensthorpe Co-operative, Commercial - street, Ravensthorpe.	1866	200	3,862	670	22
689	Rawdon Industrial Co-operative, New Road Side, Rawdon, Leeds.	1865	1,044	26,809	3,139	23
2,099	Riccall Co-operative, Riccall, York - - -	1878	100	2,168	395	24
541	Ripon Co-operative Flour and Provision, 1, King-street, Ripon.	1854	115	6,988	205	25
160	Ripponden Co-operative, Ripponden, Halifax -	1832	485	10,667	1,500	26

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	430	29	1,962	-	1,244	2,707	-	-	No.
2	6,187	1,201	16,190	-	48,441	51,964	944	374	No.
3	5,745	-	1,610	-	-	8,000	2,013	-	Yes; one to three months.
4	738	55	1,771	-	8,629	12,370	-	50	Yes; one load of coals for 28 days.
5	148	14	626	-	329	1,436	-	-	Yes; on coals, two months.
6	1,056	45	2,272	-	1,873	6,120	-	-	Yes; two months for coal.
7	475	63	1,238	-	1,033	3,357	-	-	Yes; to extent of their shares.
8	834	-	156	-	-	1,861	1,072	-	Yes; by special ar- rangement with committee.
9	55	-	74	-	-	128	-	-	No.
10	22	-	23	-	-	88	-	-	Yes; 14 days.
11	456	39	781	-	812	2,609	-	-	Yes; one month, on coals.
12	2,704	154	8,163	-	3,999	21,890	-	-	No.
13	510	-	1,106	-	414	1,942	481	-	Yes; 14 days.
14	194	27	715	-	526	1,345	40	-	Yes; 14 days.
15	417	8	1,377	-	682	3,121	125	-	Yes; weekly.
16	286	-	649	-	1,574	2,940	2,023	-	Yes; one month.
17	1,144	28	1,881	-	2,505	6,041	702	9	Yes; one month, on coal.
18	254	29	511	-	1,138	2,874	-	-	No.
19	921	3	1,375	-	316	3,485	(1)	14	Yes; to amount of share capital.
20	1,466	99	6,976	-	1,323	14,141	1,150	-	No.
21	2,101	204	3,251	-	5,113	12,556	3,716	-	Yes; to amount of shares.
22	266	51	546	-	1,578	3,103	195	-	Yes; to 17. per member.
23	1,139	66	3,668	-	1,348	6,847	-	-	Yes; to amount of shares.
24	132	6	191	-	-	145	14	-	Yes; to amount of shares.
25	1,271	-	89	-	-	601	-	-	Yes; discretion- ary.
26	499	51	1,891	-	2,515	4,783	-	-	No.

(1) The Society has, in addition, a Juvenile Banking Department, whose liabilities were, on 31st December 1892, 1197.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
YORKSHIRE—continued.						
2,195	Scape Goat Hill Equitable Industrial, Scape Goat Hill, Golcar.	1890	212	5,539	620	1
2,487	Scar Wood Coal, Scar Wood, Milnsbridge, Huddersfield.	1874	6	5,403	42	2
3,151	Scarborough and District Industrial Co-operative, 2, Roscoe street, Scarborough.	1893	158	725	82	3
311	Scissett Industrial and Co-operative Provident, Scissett, Huddersfield.	1860	397	11,367	2,119	4
3,142	Sedburgh and District Co-operative, Sedburgh, R. S. O.	1893	69	1,748	555	5
212	Settle Equitable Industrial Co-operative, Upper Settle.	1861	366	7,527	1,156	6
1,769	Settrington and District Co-operative, Settrington.	1874	54	1,143	181	7
222	Sheepridge Industrial, Estcourt Buildings, Sheepridge.	1856	186	6,380	707	8
720	Sheffield Co-operative, Trippet-lane, Sheffield -	1865	1,881	22,608	3,522	9
1,230	Brightside and Carbrook Co-operative, 34, Carbrook-street, Attercliffe, Sheffield.	1868	4,332	102,151	10,030	10
1,633	Sheffield Cutlery Co-operative Productive, 33, Leicester-street, Sheffield.	1873	72	1,510	785	11
1,773	Ecclesall Industrial and Provident, 201, Napier-street, Sheffield.	1874	2,744	44,835	4,495	12
2,983	Sheffield Operative Tailors' Co-operative, 21, Change-alley, Sheffield.	1891	91	962	175	13
258	Shelley Industrial and Provident, Shelley, Huddersfield.	1862	319	7,743	891	14
316	Shepley Industrial and Provident, Shepley, Huddersfield.	1861	199	2,915	889	15
1,263	Siddal Industrial Co-operative, Siddal, Halifax -	1869	237	4,856	828	16
1,753	Silsden Co-operative, Central Stores, St. John-street, Silsden, Leeds.	1874	559	14,737	2,667	17
820	Skelmanthorpe Industrial and Co-operative Provident, Skelmanthorpe, Huddersfield.	1866	152	3,771	908	18
1,098	Skelton Co-operative, 80, High-street, Skelton -	1873	825	23,420	3,485	19
1,838	Skinningrove Amicable Industrial, Chapel-street, Skinningrove, Carlin How.	1874	297	8,072	1,131	20
302	Skipton Industrial Co-operative, Swadford-street, Skipton.	1861	751	21,093	3,341	21
425	Slaithwaite Equitable Industrial, Carr-lane, Slaithwaite, Huddersfield.	1858	1,608	56,391	5,767	22
1,611	Junction House General Co-operative, Slaithwaite, Huddersfield.	1873	431	10,750	821	23
2,050	Colne Vale Corn Millers, Britannia Corn Mill, Britannia-road, Slaithwaite.	1888	31	41,974	7,662	24
80	Sowerby Bridge United District Flour, Walton-street, Sowerby Bridge.	1854	3,440	366,083	(*)58,176	25

(*) The Society has, in addition a Banking Department, whose liabilities were, on 31st December 1893, 7154.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	285	21	895	-	602	1,217	430	-	Yes; to amount of share capital.
2	214	7	848	-	100	30	416	-	Yes; monthly.
3	52	1	58	-	-	107	-	-	No.
4	706	1	1,084	-	-	2,392	2,859	-	Yes; two-thirds of share.
5	120	-	96	-	-	414	87	-	Yes; fortnightly.
6	362	32	926	-	261	1,831	-	-	Yes; to half of share capital.
7	117	-	90	-	-	153	-	-	Yes.
8	416	100	987	-	165	2,082	-	-	Yes; to three-fourths of share capital.
9	2,543	27	1,435	-	1,685	11,152	(¹)2,052	20	Yes; three-fourths of share capital.
10	6,415	125	11,205	-	5,476	21,124	788	20	Yes; three-fourths of share capital.
11	147	1	79	-	15	600	71	-	No.
12	2,673	119	6,699	-	1,710	8,707	-	-	No.
13	201	-	-	66	-	241	62	-	Yes.
14	328	-	1,156	-	229	1,981	250	-	Yes; no limit.
15	183	-	144	-	323	709	1,578	-	Yes; to amount of 5 l. share.
16	258	36	669	-	712	1,961	-	-	Yes; on corn and coal only.
17	1,005	66	1,259	-	2,612	4,955	2,363	-	Yes; no limit.
18	201	-	343	-	35	1,145	50	-	Yes; discretion-ary.
19	1,789	6	1,841	-	442	4,670	95	7	Yes; no limit.
20	500	12	(²)	-	1,274	2,047	223	-	Yes; weekly.
21	1,509	-	2,143	-	672	8,533	2,138	-	Yes; weekly for grocery; one month for coal.
22	2,884	(³) 493	8,308	-	11,663	21,393	5,397	-	Yes; one month for coal.
23	477	72	2,207	-	1,105	3,046	-	-	Yes; discretion-ary.
24	4,622	-	489	-	-	6,815	10,309	-	Yes; no limit.
25	23,675	1,064	27,664	-	8,000	115,018	-	-	Yes; monthly.

(²) Imperfect Return.(³) Including dividend on purchases.(⁴) Including accounts owing by members.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at end of Year.	
	YORKSHIRE— <i>continued.</i>			£.	£.	
248	Soworby Bridge Industrial, Carlton - street, Soworby Bridge.	1860	3,016	104,351	13,959	1
305	Stainland and Holywell Green Industrial Co- operative Flour and Provision, Stainland, Halifax.	1861	757	17,388	1,526	2
1,578	Steeton Co-operative, Steeton, Keighley, Leeds -	1873	249	5,819	799	3
411	Stocksbridge Band of Hope Industrial Co- operative, Stocksbridge, Sheffield.	1860	1,645	46,552	3,989	4
156	Sutton Mill Industrial Co-operative, Sutton Mill, Cross Hills, Keighley.	1861	248	6,304	892	5
1,556	Sutton Mill, Cross Hills, and District Co-opera- tive Coal, Sutton Mill, Cross Hills, Keighley.	1872	260	1,186	15	6
1,994	Thornes Industrial Co-operative, Denby-terrace, Thornes, Wakefield.	1876	458	10,116	1,864	7
1,167	Thornhill Edge Co-operative Industrial, Thorn- hill Edge, Dewsbury.	1866	243	7,172	1,249	8
193	Todmorden Industrial and Co-operative, 8, Dale- street, Todmorden.	1846	3,529	120,961	18,963	9
2,859	Central Working Men's Co-operative, Town End, Golcar, Huddersfield.	1890	291	5,944	579	10
369	Uppermill Industrial Co-operative, Court-street, Uppermill, Manchester.	1860	756	21,690	1,626	11
1,468	Upper Town Provident Co-operative, Upper Town, Oxenhope, Keighley.	1872	307	8,145	867	12
1,281	Wainstalls and District Industrial Co-operative, Wainstalls, Halifax.	1869	189	6,099	858	13
974	Wakefield Borough Industrial Co-operative, Horbury road, Wakefield.	1867	510	12,094	980	14
1,017	Wakefield Industrial, 2, Bank-street, Westgate, Wakefield.	1867	3,827	89,007	12,124	15
765	Whitby Working Men's Co-operative Industrial and Provident, 4, Sandgate, Whitby.	1866	824	12,867	1,696	16
2,128	Whitby Coffee Van, 88, Church-street, Whitby -	1878	258	1,242	9	17
2,038	Wibsey Slack Side Industrial Co-operative, Mill-street, Slack Side, Wibsey, Bradford.	1877	306	9,504	1,250	18
567	Wilsden Industrial, 170, Main-street, Wilsden, Bingley.	1863	313	7,927	1,495	19
620	Windhill Industrial Co-operative, 34, Westgate, Windhill, Shipley.	1864	4,520	120,218	11,920	20
2,554	Wooldale Industrial and Equitable Co-operative, Town Gate, Wooldale, Hepworth, Hudders- field.	1880	346	6,510	1,202	21
1,365	Low Wortley Co-operative, Low Wortley - -	1853	758	18,137	1,687	22
171	York Equitable Industrial, 28 and 29, Market- street, York.	1850	2,660	44,550	4,260	23

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	5,042	943	20,903	—	23,124	42,935	6,746	—	No.
2	1,208	49	2,343	—	7,289	12,667	330	—	Yes; one ton of coal.
3	281	18	576	—	319	2,379	—	—	No.
4	2,686	58	5,477	—	24,590	32,981	2,033	60	Yes; one week.
5	327	60	831	—	3,042	3,679	—	—	No.
6	96	6	127	—	40	175	—	—	No.
7	722	—	1,251	—	2,091	3,872	(1)1,161	—	Yes; one week.
8	352	1	1,017	—	82	1,920	—	—	No.
9	8,361	792	20,367	—	52,006	101,898	735	491	Yes; one month, on coals only.
10	275	119	929	—	333	851	—	—	No.
11	1,244	48	3,126	—	5,343	11,063	—	22	Yes; in coal department, three months.
12	308	83	787	—	462	2,568	47	—	No.
13	413	36	744	—	738	2,750	—	—	Yes; no limit.
14	629	—	1,702	—	364	4,125	101	—	Yes; weekly.
15	5,931	427	11,478	—	6,141	29,935	—	115	No.
16	993	—	1,371	—	781	3,539	—	—	No.
17	291	—	26	—	—	2,000	500	—	
18	527	38	1,288	—	1,443	4,477	—	—	Yes; to the extent of 1 <i>l</i> .
19	532	9	1,044	—	194	3,086	1,641	—	Yes; three-fourths of share capital.
20	6,400	737	16,610	—	28,649	48,120	2,706	—	Yes; on coal, 21 days.
21	337	2	786	—	102	1,035	865	—	Yes; 1 <i>l</i> .
22	1,144	—	2,137	—	2,237	6,418	51	—	Yes; to amount of share capital.
23	3,522	91	4,558	—	2,059	8,070	675	—	Yes; 14 days for coal.

(1) The Society has, in addition, a Juvenile Savings Fund, whose liabilities were, on 31st December 1893, 398*l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	W A L E S.			£.	£.	
	BRECKNOCKSHIRE :					
(1)2,943	Ystradgynlais Industrial Co-operative, Pelican- street, Ystradgynlais, Swansea.	1889	115	2,888	360	1
	CARMARTHENSHIRE :					
3,006	Pontyberem Industrial Co-operative, Ponty- berem, Llanelly.	1891	78	2,682	505	2
3,166	Trimsaran Industrial Co-operative, Trimsaran -	1890	62	2,722	435	3
	CARNARVONSHIRE :					
2,264	New York Co-operative, Penmaenmawr - -	1881	169	4,453	284	4
2,219	Portnant Co-operative and Industrial, Portnant, Pwllheli.	1881	30	1,076	119	5
	DENBIGHSHIRE :					
3,033	Broughton Industrial Co-operative, Vale Cottage Lodge, Broughton, Wrexham.	1892	21	218	-	6
1,417	Brymbo Industrial Co-operative, High-street, Brymbo, Wrexham.	1874	303	5,131	381	7
3,096	Rhos Industrial Co-operative, Tanyclawdd, Ruabon.	1892	8	150	-	8
2,832	Wrexham Co-operative, 22, Abbot-street, Wrex- ham.	1890	580	6,572	764	9
	FLINTSHIRE :					
2,732	Buckley Co-operative, Main-street, Buckley, Chester.	1889	100	3,148	312	10
2,758	Ewloe Place Co-operative, Ewloe Place, Buckley	1880	93	3,312	381	11
2,958	Flint and Oakenholt Co-operative, 30, Mount- street, Flint.	1891	96	1,988	138	12
2,969	Leeswood Industrial Co-operative, Victoria House, Leeswood.	1891	68	2,170	304	13
3,010	Mold Co-operative, 79, High-street, Mold -	1891	71	1,744	124	14
2,443	Pant-y-Fownog Co-operative, Liverpool House, Mynydd Issa, Mold.	1885	65	3,151	240	15
	GLAMORGANSHIRE :					
752	Gwawr-y-Gweithwyr Industrial and Provident, 1A, John-street, Abercwmboye, Aberdare.	1865	688	35,800	8,752	16
1,273	Aberdare Workmen's Industrial Co-operative, 4, Cardiff-street, Aberdare.	1860	643	28,459	7,274	17
1,963	Alltwen and Pentardawe Industrial Co-oper- ative, Mount Pleasant, Alltwen.	1876	300	12,197	1,075	18

(1) Notice of commencement of winding up received, 1894.

(2) Debenture Bonds.

(3) Imperfect Return. Society said to be winding up.

(4) Imperfect Return.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	255	-	113	-	14	495	200	-	Yes; three-fourths of shares.
2	205	-	-	30	-	638	100	-	Yes; three-fourths of shares.
3	121	-	220	-	-	304	44	-	Yes; three-fourth of shares.
4	177	-	361	-	161	327	(²) 684	-	No.
5	96	1	95	-	-	201	-	-	No.
6	20	-	(³)	-	-	-	-	-	No.
7	328	-	47	-	160	697	467	-	Yes; fortnightly.
8	2	-	2	-	-	2	-	-	Yes; to amount of shares.
9	362	-	558	-	84	1,246	718	-	No.
10	158	-	225	-	27	301	-	-	Yes.
11	164	-	322	-	-	493	150	-	Yes.]
12	122	-	133	-	37	146	-	-	No.
13	163	-	185	-	14	189	21	-	Yes; to two- thirds of shares.
14	149	-	125	-	-	256	-	-	Yes; to three- fourths of shares.
15	97	-	(⁴)	-	-	500	150	-	Yes; 1 <i>l</i> .
16	6,511	48	-	95	98	10,975	-	-	Yes; three-fourths of their capital.
17	1,844	-	4,023	-	536	9,220	(⁵)	5	Yes; to amount of share capital.
18	1,179	7	617	-	209	1,276	(⁶)	-	Yes; by consent of committee.

(⁵) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 400*l*.

(⁶) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 148*l*.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at end of Year.	
GLAMORGANSHIRE— <i>continued.</i>				£.	£.	
2,926	Barry and District Co-operative and Industrial 74, High-street, Barry, Cardiff	1890	122	3,635	182	1
2,848	Blaengarw and Neighbourhood Industrial Co-operative, 2, David-street, Blaengarw, Bridgend.	1889	128	5,859	964	2
3,150	Briton Ferry Industrial Co-operative, 2, Lowther street, Briton Ferry.	1893	125	1,849	251	3
801	Bryn Colliery Co-operative Industrial and Pro- vident, 8, Coal Yard-row, Bryn, Port Talbot.	1865	41	1,120	64	4
(¹) 2,887	Caerphilly Workmen's Industrial Co-operative, New Co-operative Stores, Caerphilly, Cardiff.	1890	99	1,938	411	5
2,488	Glamorgan Co-operative, 117, Woodville-road, Cathays, Cardiff.	1885	424	10,020	1,254	6
2,501	Cardiff Co-operative Industrial, 111 and 112, Clifton-street, Cardiff.	1885	193	2,039	508	7
2,318	Clydach Vale Industrial Co-operative, 12 and 13, Marian-street, Clydach Vale.	1882	378	12,284	2,802	8
577	Pantdu Co-operative Industrial and Provident, 13, Jersey-row, Cwm Avon.	1864	76	3,027	296	9
802	Cwm Avon Co-operative Industrial and Provi- dent, Tyr Owen Row, Cwm Avon.	1866	13	137	30	10
587	Cwmbach Industrial Co-operative, 1, Bridge- road, Cwmbach.	1859	2,305	118,385	22,270	11
2,740	Cwmbwrla Co-operative, 11, Stepney-street, Cwmbwrla, Swansea.	1889	146	3,893	500	12
(a) 2,233	Ferndale Industrial Co-operative, 63, High- street, Ferndale, Ystradyfodwg.	1880	(²)	—	—	13
2,985	Penygraig Industrial Co-operative, Ffrwdamos, Penygraig, Pontypridd.	1891	82	5,022	589	14
3,089	Glyncorrwg Industrial Co-operative, Glyncorrwg, Bridgend.	1866	97	3,925	265	15
3,133	Merthyr Co-operative, 4, Bridge-street, Merthyr Tydvil.	1893	26	549	34	16
2,525	Nantymoel Industrial Co-operative, Dinam- street, Nantymoel, Bridgend.	1885	123	6,179	888	17
3,043	Neath Industrial Co-operative, Windsor-road, Neath.	1892	402	8,329	690	18
3,012	Onllwyn Industrial Co-operative, Onllwyn, Neath	1892	18	247	18	19
2,595	Penarth and District Co-operative Industrial, 49 and 50, Glebe-street, Penarth.	1887	372	9,514	463	20
2,529	Penrhiwceiber Industrial Co-operative, 27, Rheola-street, Penrhiwceiber.	1885	205	4,735	1,600	21
2,933	Pontardulais Industrial Co-operative, Swansea- road, Pontardulais.	1890	83	1,998	471	22

(1) Notice of commencement of winding up received, 1894.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 267.

(3) Communication received that the Society is in liquidation.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	555	7	-	61	154	439	-	-	Yes; weekly.
2	433	-	700	-	-	1,546	-	-	No.
3	138	-	117	-	16	239	-	-	No.
4	38	-	151	-	-	86	36	-	Yes; 10s. below the amount of share.
5	186	17	-	25	66	802	9	-	Yes; to value of shares.
6	1,115	13	321	-	332	1,010	44	-	No.
7	251	-	26	-	288	518	(?)	-	No.
8	1,143	-	1,216	-	1,760	2,647	1,185	-	No.
9	52	-	787	-	50	488	-	-	Yes; half the amount of their shares.
10	12	-	4	-	-	50	-	-	Yes; to amount of their shares.
11	2,598	419	17,036	-	5,120	44,349	-	-	Yes; three-fourths the amount of their shares.
12	238	4	227	-	137	547	-	-	Yes; to amount of their shares.
13	-	-	-	-	-	-	-	-	
14	339	-	586	-	42	631	900	-	Yes; four-fifths of their shares.
15	129	-	523	-	-	298	-	-	Yes; two-thirds of share.
16	39	5	1	-	5	-	53	-	No.
17	514	-	-	108	79	758	658	-	No.
18	546	3	448	-	105	545	-	-	No.
19	4	-	34	-	-	29	-	-	No.
20	639	-	876	-	214	1,422	-	3	Yes; weekly.
21	336	-	642	-	-	920	-	-	Yes; 25s. above share capital.
22	161	-	(?) 428	-	3	485	250	-	Yes; three-fifths of their share capital.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at end of Year.	
GLAMORGANSHIRE— <i>continued.</i>						
456	Pontrhydyfen Co-operative Industrial and Pro- vident, Pontrhydyfen, Port Talbot.	1863	88	£. 2,826	£. 345	1
2,724	Porth and District Workmen's Co-operative, 62, Hannah-street, Porth.	1889	95	5,902	1,885	2
2,754	Thomas Griffiths & Co., Porth Co-operative, 36 and 37, Hannah-street, Porth.	1888	541	27,199	4,077	3
1,873	Resolven Industrial Co-operative, 1, Lyons-row, Resolven, Neath.	1875	25	1,532	605	4
3,108	Roath Carlyliu Club and Institute, 103, Con- stellation-stre t, Roath, Cardiff.	1892	30	4	-	5
2,990	Neath Abbey and Skewen Co-operative, New- road, Skewen.	1891	149	4,464	522	6
2,779	Ton Industrial and Co-operative, 2, Church- road, Ton Pentre, Pontypridd.	1889	280	7,923	850	7
2,627	Tonypandy Industrial Co-operative, 77, Dun- raven-street, Tonypandy.	1887	410	23,955	3,181	8
944	Trecynon and Cwmdare Industrial Co-operative, 14, Llewelyn-street, Trecynon.	1866	501	22,482	4,300	9
2,814	Treharris Workmen's Industrial Co-operative, Co-operative Buildings, Cardiff-road, and Williams'-terrace, Treharris.	1889	246	9,249	894	10
1,102	Treorky Workmen's Industrial Co-operative, 126, Bute-street, Treorky, Pontypridd.	1868	835	41,295	5,756	11
2,952	Tylorstown Industrial Co-operative, Park-street, Tylorstown, Pontypridd.	1890	280	12,921	2,836	12
2,907	Whitchurch and District Cottage Allotment, Ty Clyd Cottage, Whitchurch, Cardiff.	1890	52	-	50	13
2,743	Ynyshir and Watts Town Workmen's Indus- trial Co-operative, 33, Ynyshir-road, Ynyshir, Pontypridd.	1888	220	9,612	2,767	14
2,891	Ynysybwl Industrial Co-operative, Robert-street, Ynysybwl.	1889	204	8,564	806	15
659	Ystrad-y-fodwg Co-operative and Industrial, Ystrad- road, Ystrad Rhondda.	1864	114	3,458	638	16
MERIONETHSHIRE :						
2,991	Blaenau Festiniog Provident Co-operative, 20 and 21, Church-street, Blaenau Festiniog.	1891	306	4,782	820	17
3,035	Cynfal Co-operative, Station-road, Festiniog	1891	47	1,552	149	18
MONTGOMERYSHIRE :						
2,709	Llanidloes Co-operative, Hafren-street, Llanid- loes.	1888	217	3,169	417	19
1,943	Newtown Co-operative, Market-street, Newtown	1876	357	5,687	986	20
PEMBROKESHIRE :						
2,698	Pembroke Dock Co-operative, Albion-square, Pembroke Dock.	1888	789	17,737	1,944	21

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	67	-	(¹)	-	45	579	56	-	Yes; to amount of shares.
2	550	-	329	-	-	682	1,010	-	Yes; to amount of their shares.
3	1,382	-	2,917	-	-	3,805	2,100	-	Yes; three-fifths of share capital.
4	123	-	53	-	4	183	25	-	Yes; 5 <i>l</i> .
5	24	-	(¹)	-	-	-	-	-	No.
6	302	1	348	-	59	511	-	-	Yes; to two-thirds of shares.
7	511	-	745	-	236	2,139	(²)	-	Yes; 14 days.
8	1,201	-	5,303	-	341	2,188	38	-	Yes; to amount of share capital.
9	887	48	3,217	-	2,000	7,045	-	-	Yes; to extent of capital.
10	565	-	617	-	213	1,135	-	-	Yes; to extent of withdrawable capital.
11	1,167	120	6,774	-	4,502	15,282	-	-	Yes; three-fourths of share.
12	1,007	-	1,568	-	-	1,886	2,494	-	No.
13	11	-	8	-	-	54	-	-	Yes; three months.
14	650	-	1,336	-	-	2,001	-	-	Yes; two-thirds of each member's share.
15	431	-	1,231	-	-	1,189	-	-	Yes; three-fourths of share capital.
16	221	-	457	-	-	1,024	-	-	Yes; to amount of their shares.
17	560	-	161	-	22	336	434	-	No.
18	141	-	30	-	5	68	213	-	No.
19	218	2	458	-	122	595	-	-	Yes; 1 <i>l</i> .
20	507	-	541	-	445	2,704	129	-	No.
21	1,642	32	1,790	-	672	3,655	2,434	45	No.

(1) Imperfect Return.

(2) The Society has, in addition, a Banking Department, whose liabilities were, on 31st December 1893, 118*l*.

LAND AND BUILDING SOCIETIES Registered under

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
E N G L A N D.					
DERBYSHIRE:					
2,612	Alfreton Freehold Land, 51, High-street, Alfreton	1887	35	40	1
2,087	South Normanton and District Permanent Land Investment, Mr. Charles Tomlinson's, South Normanton, Alfreton.	1874	38	84	2
2,014	Pinxton Land, 2, Victoria-terrace, Pinxton, Alfreton.	1876	22	75	3
2,034	Somercotes and District Permanent Land Investment, 1, Seely-terrace, Somercotes, Alfreton.	1876	324	1,750	4
DEVONSHIRE:					
2,196	Topsham Provident Building and Land, Town Hall, Fore-street, Topsham.	1880	14	-	5
HAMPSHIRE:					
2,152	Boscombe Conservative Co-operative Land and Building, 4, Roumelia-terrace, Boscombe, Bournemouth.	1879	69	5,374	6
2,298	Bournemouth Land, 41, Old Christchurch road, Bournemouth.	1882	15	8,319	7
(1) 2,881	Working Men's Land, St. Peter's Chambers, Bournemouth.	1890	-	-	8
2,409	Portsmouth Secular and Radical Hall Building, Wellington Hall, Wellington-street, Southsea, Portsmouth.	1884	91	65	9
1,879	South of England Industrial and Provident Land, Christchurch-street, Ringwood.	1875	18	87	10
2,801	County of Hants Land and Building, 2, High-street, Southampton.	1889	100	1,218	11
HEREFORDSHIRE:					
2,512	Leominster Permanent Mutual Benefit Building and Freehold Land, 5, Corn-square, Leominster.	1886	23	481	12
KENT:					
2,192	Woolwich Industrial Co-operative Building, 8, Spray's-street, Woolwich.	1880	189	2,144	13
LANCASHIRE:					
1,461	Barrow Co-operative Building and Land, 8, Paradise-street, Barrow-in-Furness.	1872	213	81	14
1,765	Borough Land and Building, 12, Nicholas-street, Burnley.	1874	1,565	33,597	15
3,064	Chadderton Reform Club Land and Building, Milne-street, Chadderton, Oldham.	1892	101	25	16

(1) No business done.

the INDUSTRIAL and PROVIDENT SOCIETIES ACT, 1876.

	Total Land and Buildings.	Total Manage- ment.	Share Capital.	Total Debts.	Total Profit.	Balance of Loss.	Total Land and Mortgages.	Total other Assets.
	£.	£.	£.	£.	£.	£.	£.	£.
1	-	8	558	156	-	-	604	110
2	-	178	-	62	1,757	-	-	1,819
3	40	38	-	290	241	-	523	8
4	-	279	10,346	2,000	586	-	12,359	573
5	-	-	6	-	6	-	-	12
6	131	436	5,330	1,149	2,073	-	6,527	2,025
7	1,051	331	2,150	9,981	7,253	-	19,273	111
8	-	-	-	-	-	-	-	-
9	-	30	363	266	-	-	628	1
10	-	25	1,313	-	531	-	1,471	373
11	-	511	3,632	3,475	346	-	7,364	89
12	-	56	479	-	150	-	617	12
13	64	107	8,048	7,954	588	-	16,421	169
14	-	26	4,039	994	-	1,999	3,025	9
15	95	988	80,503	78,775	1,253	-	148,026	12,505
16	961	68	976	1,010	-	-	1,961	25

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
	LANCASHIRE— <i>continued</i> .			£.	
(¹)2,570	Glodwick Reform Club Land and Building, 2, Hartshead-street, Glodwick, Oldham.	1886	60	76	1
1,458	Mutual Industrial and Provident Land and Building, 97, Old Road, Middleton, Manchester.	1871	13	370	2
1,509	Middleton and Tonge Co-operative Land and Building, Long-street, Middleton.	1872	589	3,611	3
1,023	Middleton and Tonge Liberal Club Land and Building, Long street, Middleton.	1873	131	154	4
2,387	Freehold Liberal Club Land and Building, 41, Gloucester-street, Werneth, Oldham.	1884	12	61	5
2,441	Werneth Reform Club Land and Building, Vernon-street, Werneth, Oldham.	1885	55	30	6
2,839	Westwood Liberal Club Land and Building, Marmaduke-street, Oldham.	1889	119	100	7
2,097	Ulverston and District Equitable Land and Building, County-square, Ulverston.	1878	169	—	8
	LEICESTERSHIRE :				
2,172	Ansty Working Men's Club Land, Board School, Ansty.	1879	42	—	9
2,683	Forest Gate Land, Board School, Ansty - -	1887	69	241	10
2,702	Barwell Benefit Land, Three Crowns Inn, Barwell, Hinckley.	1888	19	203	11
2,706	Belgrave Industrial Provident Freehold Land, National School, Belgrave.	1888	60	—	12
(³)3,068	Enderby Rock Freehold Land, Nag's Head, Enderby.	1892	—	—	13
2,440	New Fleckney Land, Leicester-road, Fleckney -	1884	19	—	14
2,124	Kirby Muxloe Industrial and Provident Freehold Land, School, Kirby Muxloe.	1878	34	—	15
(⁴)1,948	Leicester Co-operative Land and Building, 4, Union-street, Leicester.	1876	17	—	16
(⁵)2,093	North St. Margaret's Industrial and Provident Freehold Land, St. Margaret's Schoolroom, Church Gate, Leicester.	1877	—	—	17
2,174	East Leicester Perseverance Freehold Land, Chapel Vestry-room, Syston-street, Leicester.	1879	69	1	18
2,737	Humberstone Road Freehold Land, Rutland Coffee House, Leicester.	1888	49	103	19
2,890	Coleman Road Freehold Land, Rutland Coffee House, Humberstone-road, Leicester.	1891	78	—	20
2,912	Forward Freehold Land, 90, Mere-road, Leicester	1890	65	—	21
3,031	Great Northern Freehold Land, 60, Mornington-street, Humberstone-street, Leicester.	1891	71	6	22
3,082	Highfields Freehold Land, 59, Charles-street, Leicester.	1892	28	291	23
3,118	Spinney Freehold Land, 59, Charles-street, Leicester.	1892	28	113	24
3,147	Lancaster Freehold Land, 59, Charles-street, Leicester.	1893	67	323	25

(¹) Dissolved 1894(²) Including deposits.(³) No business transacted.

	Total Land and Buildings.	Total Manage- ment.	Share Capital.	Total Debts.	Total Profit.	Balance of Loss.	Total Land and Mortgages.	Total other Assets.
1	£.	£.	£.	£.	£.	£.	£.	£.
2	2	17	397	308	46	-	715	36
	43	121	2,090	2,710	30	-	4,790	40
3	-	56	17,527	7,037	1,507	-	24,465	1,606
4	-	46	1,705	2,782	99	-	4,488	98
5	-	30	291	555	-	3	765	78
6	-	7	172	260	-	-	363	69
7	57	19	760	600	-	24	1,314	22
8	-	53	(²) 9,779	-	706	-	10,313	172
9	-	4	-	-	-	-	-	-
10	-	158	1,700	-	7	-	1,499	208
11	-	11	23	-	-	-	-	23
12	-	14	-	1,230	127	-	1,269	88
13	-	-	-	-	-	-	-	-
14	-	1	-	50	5	-	54	1
15	-	11	1,804	491	-	450	1,820	25
16	-	3	-	14	1	-	-	15
17	-	-	-	-	-	-	-	-
18	200	9	-	2,500	-	-	2,270	230
19	-	18	-	209	-	16	191	2
20	-	29	-	1,399	47	-	1,443	3
21	283	20	-	1,406	106	-	1,445	67
22	3	21	-	3,186	15	-	3,164	37
23	1,511	79	-	1,306	(?) 544	-	1,511	339
24	1,525	6	-	1,520	(?) 19	-	1,435	104
25	3,035	17	-	2,798	(?) 291	-	2,793	296

(²) Winding up, 1893.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Total Trade Receipts.
LEICESTERSHIRE— <i>continued.</i>				£.
3,164	Leicester Eagle Building, 34, Hinckley-road, Leicester.	1892	22	—
3,187	Hand-in-Hand Freehold Land, Rutland Coffee House, Humberstone-road, Leicester.	1893	23	—
2,036	Market Harborough Liberal Industrial and Provident Freehold Land, 30, Nelson-street, Market Harborough.	1876	102	1,333
(¹)1,846	Ratby Industrial and Provident Freehold Land, Board School, Ratby.	1874	—	72
LINCOLNSHIRE:				
2,151	Mount Bridge, Boston, and Skirbeck Land, 40, Market-place, Boston.	1879	—	—
1,469	Lincoln Land and Building, Oddfellows' Hall, Unity-square, Lincoln.	1872	275	6,064
MIDDLESEX:				
2,061	Edmonton Freehold Land and Builders', 163, Fore-street, Upper Edmonton.	1877	330	2,772
(a)2,400	Middlesex Mutual Land and Building, 30, Theobald's-road, W.C.	1884	(²)	—
2,433	Bryanston Club Building Association, Broadley-terrace, 114, Lisson-grove, W.	1884	80	103
2,473	Equitable Land and Investment Association, 3, John-street, Bedford Row, W.C.	1885	11	1,028
2,579	Building Societies Shareholders' Association, 41, Queen-street, Hammersmith.	1887	58	2,306
2,659	Tenant Co-operators, 99, Leman-street, E.	1888	217	1,263
2,762	Central Finsbury Radical Club Association, 241 and 243, Goswell-road, E.C.	1887	37	156
2,844	Camden and Kentish Town Liberal Club Building Association, St. Martin's Hall, Pratt-street, N.W.	1889	27	—
(³)2,960	Brighton Land, 300, Winchester House, E.C.	1891	8	—
2,979	Phoenix Land, 3, Bond-court, Walbrook, E.C.	1891	55	1,375
3,002	United Kingdom Land, 300, Winchester House, E.C.	1891	13	1,277
3,007	National Secular Hall, 142, Old-street, E.C.	1891	349	364
3,075	English Land, 300, Winchester House, E.C.	1892	8	—
(⁴)3,093	City Land and Credit, 20, Bucklersbury, E.C.	1892	7	—
3,117	National Share and Debenture, 300, Winchester House, E.C.	1892	9	—
3,193	North Western House and Land, 14, Priory-road, Kilburn, N.W.	1893	8	—
NORTHAMPTONSHIRE:				
2,299	Desborough Freehold Land and Building, 11, Station-road, Desborough.	1880	70	207
2,853	Higham Ferrers and District Freehold Land, Coffee Tavern, Wood-street, Higham Ferrers.	1889	37	506
2,566	Middleton-Cheney Co-operative Industrial Land and Building, Middleton-Cheney, Banbury.	1886	25	135

(¹) Ceased to exist, 1894.(²) Winding up, 1894.

	Total Land and Buildings.	Total Manage- ment.	Share Capital.	Total Debts.	Total Profit.	Balance of Loss.	Total Land and Mortgages.	Total other Assets.
	£.	£.	£.	£.	£.	£.	£.	£.
1	—	3	161	—	2	—	—	163
2	—	8	—	1,181	2	—	1,174	9
3	—	1,341	—	7,466	—	—	7,364	102
4	—	2	—	—	—	—	—	—
5	—	43	—	—	—	—	—	—
6	1,840	1,199	2,444	34,380	503	—	36,775	552
7	—	532	8,387	9,225	350	—	17,215	747
8	—	—	—	—	—	—	—	—
9	—	11	1,235	61	—	—	—	1,296
10	384	200	900	7,271	178	—	7,991	358
11	—	175	2,030	207	377	—	266	2,348
12	519	469	3,862	10,111	699	—	14,295	377
13	—	133	88	108	44	—	130	110
14	—	25	126	25	23	—	108	66
15	—	—	24	241	—	265	—	—
16	1,875	710	2,170	230	1,590	—	1,340	2,650
17	200	167	171	43	19	—	220	13
18	90	139	2,105	1,886	69	—	3,060	1,000
19	—	—	12	—	—	—	—	12
20	—	—	—	—	—	—	—	—
21	—	—	172	1,984	—	—	—	2,156
22	—	—	10	—	—	—	—	10
23	142	831	1,451	341	782	—	2,471	103
24	—	200	535	305	64	—	872	32
25	4	55	1,000	637	87	—	1,598	126

(*) Society wound up, 1894.

(*) Not yet commenced business.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
	NORTHAMPTONSHIRE— <i>continued.</i>			£.	
2,703	Northampton Conservative Freehold Land, 41, Abington-street, Northampton.	1888	466	125	1
2,379	Wellingborough Permanent Allotment Association, Allotment House, Buckwell Green, Wellingborough.	1883	347	468	2
	NOTTINGHAMSHIRE :				
2,283	Burton Joyce Co-operative Land and Building, Working Men's Institute, Burton Joyce.	1882	72	399	3
2,362	Woodborough Co-operative Land and Building, Working Men's Institute, Woodborough.	1884	17	—	4
1,714	Worksop and District Industrial and Provident Land and Building, Town Hall, Worksop.	1873	287	—	5
	OXFORDSHIRE :				
1,964	Oxford Industrial and Provident Land and Building, 11, George-street, Oxford.	1876	882	10,835	6
	SURREY :				
2,137	Kingston Workmen's Club Building, Fairfield-road, Kingston.	1879	247	1,965	7
2,658	Earlsfield Club Association, 310, Earlsfield-road, Earlsfield.	1888	51	78	8
	SUSSEX :				
2,040	Sussex Universal and Equitable Land, 2, Osborne-street, Hove.	1877	35	247	9
	WARWICKSHIRE :				
1,499	Coventry Industrial and Provident Land and Building, Provident Dispensary, Churchyard Side, Coventry.	1872	143	2,301	10
2,845	Foleshill Co-operative Land and Building, 26, Trinity Churchyard, Coventry.	1890	83	35	11
	YORKSHIRE :				
2,129	Barnsley and District Building and Land, 7, Regent-street, Barnsley.	1879	114	2,732	12
1,995	Sixth Albion Industrial and Provident Land, 2, County Buildings, Hull.	1876	47	184	13
2,042	Seventh Albion Industrial and Provident Land, 2, County Buildings, Hull.	1877	36	10	14
2,052	Eighth Albion Industrial and Provident Land, 2, County Buildings, Hull.	1877	33	31	15
2,365	Holderness Industrial and Provident Land, 12, Bowlalley-lane, Hull.	1884	78	1,026	16
2,651	Mill Bank Building, 10, Lumb lane, Mill Bank, Triangle, Halifax.	1887	34	87	17
1,497	North Craven Provident and Industrial Land and Building, Mechanics' Institute, Long Preston, Leeds.	1872	215	443	18
2,670	Park Conservative Club Building Association, 23, Duke-street, Park, Sheffield.	1888	62	60	19

	Total Land and Buildings.	Total Manage- ment.	Share Capital.	Total Debts.	Total Profit.	Balance of Loss.	Total Land and Mortgages.	Total other Assets.
	£.	£.	£.	£.	£.	£.	£.	£.
1	16,157	6,145	1,019	16,001	314	-	16,736	598
2	-	102	-	112	326	-	-	438
3	-	21	1,811	-	506	-	1,864	453
4	12	6	212	57	(?) 223	-	492	-
5	-	21	1,590	947	64	-	2,170	431
6	18	1,369	27,540	3,785	1,298	-	15,195	17,428
7	-	195	7,954	2,111	1,005	-	10,990	80
8	-	76	255	616	16	-	862	-
9	-	201	3,231	1,613	52	-	3,587	1,309
10	-	40	7,095	-	284	-	7,306	73
11	-	5	195	506	-	8	652	41
12	-	56	5,068	2,702	286	-	7,824	232
13	-	-	83	2,525	-	932	1,416	260
14	-	-	55	686	-	511	201	29
15	-	-	35	494	-	190	305	34
16	818	1,313	-	13,453	1,076	-	9,547	4,982
17	5	6	511	1,210	1	-	1,721	1
18	-	238	9,362	4,965	745	-	12,985	2,087
19	-	11	533	435	-	1	925	42

SUMMARY.

COUNTY.	Number of Societies making Returns.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
ENGLAND:					
BEDFORD - - - - -	7	2,128	£. 31,838	£. 5,499	1
BERKS - - - - -	5	3,589	45,260	7,347	2
BUCKINGHAM - - - - -	12	2,692	42,895	6,337	3
CAMBRIDGE - - - - -	8	3,131	68,801	8,741	4
CHESTER - - - - -	30	33,179	927,483	116,951	5
CORNWALL - - - - -	9	1,924	23,101	4,696	6
CUMBERLAND - - - - -	25	19,813	532,129	100,169	7
DERBY - - - - -	45	33,232	808,910	102,813	8
DEVON - - - - -	17	20,529	307,674	35,163	9
DORSET - - - - -	4	829	14,279	1,709	10
DURHAM - - - - -	64	99,955	3,471,673	319,493	11
ESSEX - - - - -	25	16,710	387,801	46,935	12
GLOUCESTER - - - - -	19	10,919	221,047	37,070	13
HANTS - - - - -	12	5,250	73,073	10,257	14
HEREFORD - - - - -	1	317	5,297	892	15
HERTFORD - - - - -	10	1,569	23,961	3,453	16
HUNTINGDON - - - - -	3	860	14,916	3,011	17
KENT - - - - -	41	28,565	596,838	85,048	18
LANCASTER - - - - -	218	279,357	17,507,733	1,762,555	19
LEICESTER - - - - -	44	18,145	414,084	62,800	20
LINCOLN - - - - -	11	15,875	331,030	54,246	21
MIDDLESEX - - - - -	80	43,432	1,875,192	326,094	22
MONMOUTH - - - - -	13	5,254	135,614	19,461	23
NORFOLK - - - - -	10	5,139	90,786	10,991	24
NORTHAMPTON - - - - -	71	18,328	410,144	59,652	25
NORTHUMBERLAND - - - - -	48	38,750	1,452,868	153,277	26
NOTTINGHAM - - - - -	28	16,981	308,541	44,446	27
OXFORD - - - - -	9	5,130	139,847	22,623	28
SALOP - - - - -	8	1,147	21,703	3,917	29
SOMERSET - - - - -	18	8,043	140,804	21,977	30
STAFFORD - - - - -	28	8,943	197,601	29,876	31
SUFFOLK - - - - -	18	7,183	139,713	23,245	32
SURREY - - - - -	36	7,314	124,161	13,043	33
SUSSEX - - - - -	10	2,763	39,464	5,051	34
WARWICK - - - - -	31	13,585	289,335	48,018	35
WESTMORLAND - - - - -	11	3,050	63,282	8,130	36

SUMMARY.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.
			Profit.	Loss		Share Capital.	Loan Capital.	
	£.	£.	£.	£.	£.	£.	£.	£.
1	2,496	—	2,591	—	1,229	8,768	2,323	29
2	5,383	182	1,956	—	19,403	37,559	1,116	1
3	3,747	55	3,724	3	1,418	12,811	2,401	27
4	6,037	60	4,972	—	4,457	19,536	3,272	51
5	67,164	3,795	117,968	467	217,363	414,158	43,598	725
6	1,737	10	1,406	21	695	5,411	886	9
7	39,765	737	56,018	25	46,250	221,328	8,080	184
8	56,885	1,823	95,074	263	159,048	355,042	23,944	1,048
9	26,288	2,209	31,554	30	44,358	127,398	8,346	680
10	1,138	32	648	—	471	3,685	717	—
11	215,842	12,330	546,313	—	446,679	1,140,099	42,021	1,641
12	41,300	2,246	33,462	110	56,034	153,998	10,546	399
13	22,775	173	18,734	266	42,251	116,432	6,095	123
14	7,933	139	2,494	159	1,931	17,662	3,752	61
15	501	8	67	—	178	1,239	—	—
16	2,325	16	1,236	77	6,051	10,885	1,653	4
17	978	2	1,163	—	331	3,063	931	8
18	66,304	1,596	51,968	511	47,216	237,557	25,423	872
19	747,210	50,342	1,098,896	6,882	2,437,342	4,591,356	1,405,434	15,470
20	37,643	1,287	29,444	1,139	41,262	158,683	28,706	342
21	30,241	1,630	25,117	—	32,618	134,245	37,026	291
22	209,990	3,302	66,363	1,277	166,187	464,542	72,511	152
23	8,896	565	12,209	—	14,723	44,796	5,500	113
24	8,428	43	10,749	185	6,034	23,914	2,635	116
25	31,391	621	33,848	616	68,585	138,162	26,670	175
26	92,221	2,405	210,429	418	152,968	450,294	36,662	409
27	23,252	1,344	26,256	26	36,576	117,290	15,427	150
28	13,375	79	9,281	5	14,198	63,175	3,997	111
29	1,407	91	1,370	—	1,407	5,221	126	—
30	11,021	535	12,326	298	10,210	42,811	3,258	92
31	15,597	79	15,131	125	9,259	52,258	12,233	125
32	13,104	70	10,942	475	12,426	47,144	5,242	200
33	13,160	163	4,500	850	8,669	36,153	12,088	47
34	4,398	56	2,023	684	2,454	13,441	5,108	76
35	24,820	550	24,005	126	27,299	83,121	29,911	236
36	4,198	43	4,062	5	5,253	18,488	1,886	1

C O U N T Y.	Number of Societies making Returns.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
ENGLAND—continued.					
WILTS - - - - -	12	4,361	£. 64,066	£. 9,397	1
WORCESTER - - - - -	15	11,236	164,443	23,699	2
YORK - - - - -	217	243,785	7,041,501	859,324	3
TOTAL ENGLAND - - -	1,273	1,042,992	38,548,388	4,457,406	4
(39 Societies made no Returns.) (688 Societies give credit.) (509 Societies do not give credit.)					
W A L E S.					
BRECKNOCK - - - - -	1	115	2,888	360	5
CARMARTHEN - - - - -	2	140	5,404	940	6
CARNARVON - - - - -	2	199	5,529	403	7
DENBIGH - - - - -	4	912	12,071	1,145	8
FLINT - - - - -	6	493	15,513	1,499	9
GLAMORGAN - - - - -	40	11,249	462,526	82,063	10
MERIONETH - - - - -	2	353	6,334	969	11
MONTGOMERY - - - - -	2	574	8,856	1,403	12
PEMBROKE - - - - -	1	789	17,737	1,944	13
TOTAL WALES - - -	60	14,824	536,858	90,726	14
(1 Society made no Return.) (40 Societies give credit.) (20 Societies do not give credit.)					
TOTAL ENGLAND - - -	1,273	1,042,992	38,548,388	4,457,406	15
TOTAL ENGLAND AND WALES	*1,333	†1,057,816	39,085,246	4,548,132	16
(140 Societies made no Returns.) (728 Societies give credit.) (529 Societies do not give credit.)					
* Of this number, 90 Societies have Banking † In certain cases these figures represent the ‡ Of this number, 19 Societies were registered notice of cancelling of registry, and a conviction					
LOAN SOCIETIES AND TRADING BANKS - Number of Societies } making Returns - } - 29.					17
(1 Society made no Return.) [Society registered in 1893.]	Number of Societies making Returns.	Number of Members.	Trade Receipts.	Land and Buildings.	
LAND SOCIETIES - - - - -	§ 84	9,700	£. 99,019	£. 31,065	18
(1 Society made no Return.) [Society in process of liquidation.]					

§ In addition to this number, several Societies having as one of their objects the buying and selling of land are included in the former portion of the Report.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.
			Profit.	Loss.		Share Capital.	Loan Capital.	
	£.	£.	£.	£.	£.	£.	£.	£.
1	5,475	90	4,711	51	3,370	21,388	4,368	19
2	13,237	397	9,912	218	15,427	67,059	3,205	22
3	462,660	37,140	870,596	462	1,362,106	3,074,215	198,857	5,089
4	2,340,322	126,245	3,453,518	15,774	5,523,736	12,534,387	2,095,954	29,098
5	255	-	113	-	14	495	200	-
6	326	-	220	30	-	942	144	-
7	273	1	456	-	161	528	684	-
8	712	-	607	-	244	1,945	1,185	-
9	853	-	990	-	78	1,885	321	-
10	28,099	692	54,466	289	16,614	118,993	8,858	8
11	701	-	191	-	27	404	647	-
12	725	2	999	-	567	3,299	129	-
13	1,642	32	1,790	-	672	3,655	2,434	45
14	33,586	727	59,832	319	18,377	132,146	14,602	53
15	2,340,322	126,245	3,453,518	15,774	5,523,736	12,534,387	2,095,954	29,098
16	2,373,908	126,972	3,513,350	16,093	5,542,113	12,666,533	2,110,556	29,151

Departments, with a total liability, at 31st December 1893, of 375,278*l*.

number of Societies, not individual members.

in 1893. Of those registered previous to 1893, 12 Societies are in process of liquidation, 7 are under

has been obtained against one of the remaining Societies.

17 Number of } - 2,909. Total } - £. 1,435,806. Total } - £. 1,430,138.
Members } Receipts } Expenditure }

	Man- agement.	Share Capital.	Total Debts.	Total Profit.	Balance of Loss.	Land and Mortgages.	Other Assets.
	£.	£.	£.	£.	£.	£.	£.
18	19,879	247,423	264,393	20,319	4,399	474,563	62,173

LIST of INDUSTRIAL and PROVIDENT SOCIETIES against which
LEGAL PROCEEDINGS have been taken in respect of the
Annual Returns for 1893.

COUNTY.	Register Number.	Name and Registered Office of Society.	REMARKS.
Middlesex -	2,348	Metropolitan Equitable Co-operative, 43, New Oxford-street, W.C.	On 25th October 1894, fined 18 <i>l.</i> and costs ; being 3 <i>l.</i> each on six summonses in respect of the Returns for the years 1888, 1889, 1890, 1891, 1892, and 1893. (Returns for 1888, 1889, and 1890 have since been received).
	2,826	Cromwell Industrial Co-operative, 107, Hoxton-street, N.	On 9th August 1894, fined 1 <i>l.</i> and costs.
	2,975	Workers' Co-operative (Productive), 189, Shoreditch High-street, E.	Summons withdrawn on receipt of Return, and on payment of 1 <i>l.</i> 1 <i>s.</i> costs.
	2,996	London Co-operative Tailors, 103, Hall-place, Edgware-road, W.	Summons withdrawn on receipt of Return, and on payment of 1 <i>l.</i> 1 <i>s.</i> costs.

LIST of SOCIETIES REGISTERED in *England and Wales*
under the INDUSTRIAL AND PROVIDENT SOCIETIES ACT,
1876, during the Year 1893.

COUNTY.	Register Number.	Name and Registered Office of Society.
ENGLAND :		
Berkshire -	3,196	Windsor District Co-operative and Provident, 4, Melbourne-place, Alma-road, Windsor.
Derbyshire -	3,186	Bolsover Co-operative, Bolsover, Chesterfield.
	3,197	Third Rutland Loan, Rutland Hotel, Ilkeston.
	3,140	Measham Co-operative, High-street, Measham, Atherstone.
Devonshire -	3,165	Paignton Co-operative, 45, Winner-street, Paignton.
	3,177	Plymouth and District House Painting and Decorating, 13, Mount-street, Plymouth.
Dorsetshire -	3,123	Wareham District Co-operative, Wareham.
Durham -	3,157	West Cornforth Industrial Co-operative, High-street, West Cornforth, R.S.O.
	3,180	Haswell and Shotton Butchers, 3, George-street, Haswell, Sunderland.
	3,159	Marsden Industrial and Provident, Marsden, South Shields.
Essex -	3,124	Bricklayers' Co-operative, 161, Barking-road, Canning Town, E.
	3,125	Reliance Carpenters and Joiners' Co-operative, 161, Barking-road, Canning Town, E.
	3,175	London Amalgamated Co-operative Builders, 161, Barking road, Canning Town, E.
	3,191	Circle Co-operative Printers, 255, Barking-road, Canning Town, E.
Gloucestershire -	3,167	Bristol Pianoforte Productive, 49, Colston-street, Bristol.
Hampshire -	3,139	Cowes Co-operative, 2, Pelham-place, Medina-road, West Cowes, Isle of Wight.
	3,138	Eastleigh Mutual Fuel, 57, High-street, Eastleigh, Southampton.
	3,152	Winchester and District Provident Co-operative, 166, High-street, Winchester.
Hertfordshire -	3,210	High Barnet District Co-operative, Barnet.

COUNTY.	Register Number.	Name and Registered Office of Society.
Kent - - -	3,201	Photographic Co-operative, 24, Church-street, Maidstone.
Lancashire -	3,208	Music Publishing Co-operative, 34, South John-street, Liverpool.
	3,161	Manchester Labour Press, 59, Tib-street, Manchester.
	3,183	Sons of Temperance Mutual Guarantee, 20, Pitt-terrace, Miles Platting, Manchester.
	3,199	Independent Labour Party Co-operative, 50 and 52, Cambridge-street, Manchester.
	3,205	King Street Permanent Money, 32A, King-street, Oldham.
	3,190	Charlestown Household Co-operative, 12 and 14, Whit-lane, Pendleton, Manchester.
Leicestershire -	3,130	Leicester Anchor Boot and Shoe Productive, 4, Kensington-street, Belgrave-road, Leicester.
	3,135	Midland Co-operative Boot and Shoe Manufacturing, 21, Brierley-street, Leicester.
	3,147	Lancaster Freehold Land, 59, Charles-street, Leicester.
	3,153	St. Crispin (Leicester) Boot and Shoe Operatives' Productive and Distributive, 28, Cank-street, Leicester.
	3,164	Leicester Eagle Building, 34, Hinckley-road, Leicester.
	3,187	Hand-in-Hand Freehold Land, Rutland Coffee House, Humberstone-road, Leicester.
Lincolnshire -	3,131	Great Grimsby Co-operative, 17, Cleethorpe-road, Great Grimsby.
	3,149	Wrawby Industrial Co-operative, Pigeoncote House, Wrawby, Brigg.
Middlesex - -	3,120	Carvers and Gilders, 36, Hart-street, Bloomsbury, W.C.
	3,127	Gordon League Co-operative and Industrial, 147, Drummond-street, Hampstead-road, N.W.
	3,128	Ealing Decorators and Painters' Co-operative, 39, The Grove, Ealing, W.
	3,134	T. O. Jones, Boot and Shoe Cleaning Machine Manufacturers, 67, Fore-street, E.C.
	3,143	Jonathan Nash Fruit Brokers, 95, Drury-lane, W.C.
	3,155	Boot and Shoe Workers' Co-operative, Productive, and Distributive, 33, Goldsmith-row, Hackney, N.E.
	3,156	Cosmopolitan Hotel Employés, 5 and 6, Marshali street, Beak-street, W.

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893. 133

COUNTY.	Register Number.	Name and Registered Office of Society.
Middlesex —continued.	3,160	Great Britain Mutual Banking, 54, Red Cross-street, E.C.
	3,162	West London Industrial Co-operative, St. Augustine's Mission, Lillie-road, Fulham.
	3,163	News and Book Co-operative, 12, Temple Chambers Temple-avenue, E.C.
	3,169	Paddington Radical Working Men's Club and Institute, 11 and 12, Paddington-green, Paddington, W.
	3,170	Hamilton Shirt Making, 41, Poland-street, W.
	3,172	Inventors and Authois' Co-operative, 8, Sandland-street, Bedford-row, W.C.
	3,173	Cavendish Medical and Surgical Appliance, 8, Sandland-street, Bedford-row, W.C.
	3,178	Mutual Aid Trading, 264, City-road, E.C.
	3,179	Harrow Road and Queen's Park Industrial Co-operative, 6, Station-road, Kensal Rise, Willesden, N.W.
	3,185	New Southgate and Friern Barnet Liberal and Radica Club, 3, South-road, New Southgate.
	3,188	West Marylebone Progressive Club and Institute, 8 Bell-street, Edgware-road, N.W.
	3,193	North Western House and Land, 14, Priory-road, Kilburn, N.W.
	3,194	Canteen and Mess Co-operative, 64, Leman-street, Whitechapel, E.
	3,203	Co-operative Plastering, 120, King's Cross-road, W.C.
Monmouthshire -	3,171	New Tredegar and District Co-operative, 5, James street, New Tredegar, Cardiff.
Northamptonshire	3,182	Kettering Clothing Manufacturing Co-operative, Co-operative Hall, Tanners-lane, Kettering.
	3,136	Rothwell Working Men's Club and Institute, 6, Bridge-street, Rothwell, Kettering.
	3,126	Rushden Permanent Allotment and Small Holdings, Coffee Tavern, Rushden, Higham Ferrers.
	3,148	Whitfield (Northants) Co-operative, Whitfield, Brackley.
Northumberland	3,122	North of England Co-operative Tailoring, 61, Clayton-street, Newcastle-on-Tyne.
Nottinghamshire	3,141	Nottingham and District Operative Bakers' Co-operative, 14, Lenton Boulevard, Nottingham.
	3,154	Nottingham Cabinetmakers' Guild Co-operative Productive, Collishaw's Yard, Broad-street, Nottingham.

COUNTY.	Register Number.	Name and Registered Office of Society.
Oxfordshire	3,184	Clifton Hampden Co-operative, Clifton Hampden, Abingdon.
	3,174	Shirburn Co-operative, Blenheim-road, Shirburn, Tetsworth.
Shropshire	3,207	Clee Hill Co-operative, Rouse-Boughton-terrace, Clee Hill, Ludlow.
	3,119	Wellington (Salop) Co-operative, 69, New-street Wellington.
Staffordshire	3,146	Walsall Bridle Bit, 23, Hatherton-street, Walsall.
	3,121	Wolverhampton Trade Union Co-operative Boot and Shoe Manufacturing, 25, Market-street, Wolverhampton.
Surrey	3,129	John Percival, 28, St. John's Hill, Clapham Junction, S.W.
	3,137	Battersea Total Abstinence Builders, United Working Men's Teetotal Hall, Doddington-grove, Battersea Park-road, S.W.
	3,144	Grange Club and Institute, 388, Southwark Park-road, S.E.
	3,145	City and Suburban Mutual Loan and Investment, 246, Camberwell-road, S.E.
	3,189	Wimbledon Liberal and Radical Club, 95, Merton-road, Wimbledon.
	3,195	Kennington Liberal and Radical Club, 143, Upper Kennington-lane, S.E.
	3,198	Battersea Progressive Club and Institute, 445, Battersea Park-road, S.W.
	3,204	Sutton (Surrey) District Co-operative, Sutton.
Sussex	3,206	Victoria Working Men's Club, Victoria Working Men's Club House, Sandycroft-road, Kew Gardens.
	3,158	Haywards Heath and District Industrial Co-operative, Norman House, Sussex-road, Haywards Heath.
Warwickshire	3,200	Forward (Birmingham) Boot and Shoe Operatives Productive and Distributive, 86, Dale End, Birmingham.
Yorkshire	3,209	Bradford and District Railway Servants' Coal Supply, 24, Wakefield-road, Bradford.
	3,168	Bramley Co-operative Boot and Shoe Manufacturing, Victoria Mills, Bramley, Leeds.
	3,202	Bridge End Workmen's Club and Institute, 2, Wadsworth Mill, Bridge End, Todmorden.

COUNTY.	Register Number.	Name and Registered Office of Society.
Yorkshire —continued.	3,132	Leeds Trade Union Co-operative, 16, Somerby-street, Kirkstall-road, Leeds.
	3,181	Yorkshire Fish Friers' Co-operative, 1, Back George- street, Leeds.
	3,192	Leeds and County Co-operative Newspaper, 19, Vicar- lane, Leeds.
	3,176	Northallerton and District Co-operative, Hartington- terrace, Northallerton.
	3,151	Scarborough and District Industrial Co-operative, 2 Roscoe-street, Scarborough.
	3,142	Sedburgh and District Co-operative, Sedburgh, R.S.O.
WALES:		
Carmarthenshire	3,166	Trimsaran Industrial Co-operative, Trimsaran.
Glamorganshire -	3,150	Briton Ferry Industrial Co-operative, 2, Lowther-street, Briton Ferry.
	3,133	Merthyr Co-operative, 4, Bridge-street, Merthyr Tydvil.

LIST of INDUSTRIAL and PROVIDENT SOCIETIES, in *England* and *Wales*, the REGISTRY of which has been CANCELLED after Notice from the Registrar since the last Report to Parliament.

COUNTY.	Register Number.	Name and Registered Office of Society.	Date of Registration.
ENGLAND :			
Cambridgeshire -	2,693	City of Ely Industrial Printing and Publishing, 37, High-street, Ely.	11 July 1888
Cheshire - -	1,388	Albert Co-operative, Chetwode-street, Crewe.	4 April 1871
Cornwall - -	1,928	North Hill Co-operative, Farmers Inn, North Hill, Cornwall.	21 Sept. 1875
Derbyshire -	2,812	Rutland Loan, Rutland Hotel, Ilkeston -	18 Dec. 1889
Kent - - -	2,481	Pratts Bottom Industrial and Provident, 4, Prospect Cottages, Pratts Bottom.	15 Sept. 1885
Leicestershire -	2,783	Lutterworth Perseverance Co-operative, Stores, Town Hall-street, Lutterworth.	19 Dec. 1888
Middlesex -	2,549	North London Trading Association, 37, Clarence-road, Kentish Town, N.W.	4 Sept. 1886
	2,587	Hendon Self-Help, 1, Telford-road, The Hyde, Hendon.	29 Mar. 1887
	2,611	Dudding Hill Co-operative, Hamilton Hall, Church-End, Willesden, N.W.	4 July "
	2,688	London Builders, 70, Brunswick-road, Bromley-by-Bow, E.	30 June 1888
	2,694	Socialist Co-operative Federation, 7, Lamb's Conduit-street, W. C.	11 July "
	2,842	United Democratic Club Association, 57 and 58, Chancery-lane, W.C.	1 Mar. 1890
	2,906	Islington Co-operative House Painters and Decorators, 49, Chalfont-road, N.	7 Dec. "
	2,938	Tailors' Society, 49, Bedford-street, Strand, W.C.	23 Mar. 1891
	2,992	London and Grimsby Co-operative Fish, 32, Craven-street, Charing Cross, W.C.	27 Oct. "

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893. 137

COUNTY.	Register Number.	Name and Registered Office of Society.	Date of Registration.
Staffordshire -	2,876	Wolverhampton General Lockmakers Co-operative, 25½, Church-lane, Wolverhampton.	12 July 1890
Suffolk - -	2,972	Union Dairy Farm, Fern Cottage, North Hill-road, Ipswich.	27 July 1891
Surrey -	2,363	Lambeth Progressive Club and Lecture Hall, 122, Kennington-road, S.E.	27 Dec. 1883
	2,894	Co-operative Mill Stone Makers, Little Trafalgar-place, Rodney-road, New Kent-road, S.E.	24 Sept. 1890
	2,917	Clapham and Stockwell Club, 117, Clapham-road, S.W.	5 Dec. „
	2,936	First Nationalization Co-operative, 48, Iliffe-street, Kennington, S.E.	13 Mar. 1891
Sussex - -	2,646	Brighton Artizans' Co-operative, 32, North-road, Brighton.	10 Jan. 1888
Yorkshire -	2,980	Humber and General Co-operative Steam Towing, 5, Minerva-terrace, Nelson-street, Hull.	10 Oct. 1891
	2,920	Whitby Operative Jet Workers' Association, Clark's-yard, Church-street, Whitby.	12 Dec. 1890

LIST of INDUSTRIAL and PROVIDENT SOCIETIES in *England* and *Wales*, the DISSOLUTION or TERMINATION of which has been notified to the REGISTRAR since the last Report to Parliament.

COUNTY.	Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Registration.	How Dissolved or Terminated.
ENGLAND:				
Cornwall - -	3,020	Redruth Industrial Co-operative, Radical Hall, Redruth.	1 Feb. 1892	—
Derbyshire - -	2,748	Clay's Loan, Mundy Arms Inn, Ilkeston.	20 Feb. 1889	By completion of its objects.
	2,821	Tinsley's Loan, Sir John Warren Hotel, Ilkeston.	8 Jan. 1890	—
	3,113	Melbourne (Derbyshire) Co-operative Boot and Shoe Manufacturing, Quick Close, Melbourne, Derby.	14 Dec. 1892	By Instrument.
	2,795	Sawley Mutual Land, National Schools, Sawley.	11 Sept. 1889	—
Durham - -	1,155	Newbottle and District Co-operative, Back-lane, Newbottle.	5 May 1888	Wound up.
Gloucestershire -	2,792	Bristol Co-operative Boot and Shoe Manufacturing, 1, Albert-place, Lower Ashley-road, Bristol.	6 Sept. 1889	—
Hertfordshire -	2,243	Watford and West Herts Industrial Co-operative, 1, Sotherton-road, Watford.	21 May 1881	Wound up.
Kent - - -	2,515	Welwyn Co-operative, Stores, Welwyn	18 Mar. 1886	—
	3,081	Woolwich and Plumstead Mutual Co-operative, 71, Bloomfield-road, Plumstead.	30 Aug. 1892	By Instrument.
Lancashire - -	1,522	Barrowford Progressive Co-operative, Temperance Hall Buildings, Barrowford.	14 Oct. 1872	By amalgamation with Reg. No. 188.
	273	Brickfield Equitable Friends' Co-operative, Brickfield, Rochdale.	25 Mar. 1857	By amalgamation with Reg. No. 122.
	2,570	Glodwick Reform Club Land and Building, 2, Hartshead-street, Glodwick, Oldham.	24 Dec. 1886	By Instrument.
	1,429	Lower House Industrial Co-operative, Lower House, Burnley.	19 Dec. 1871	By amalgamation with Reg. No. 77.
	1,492	Blackley and Harpurhey Land and Building, 4A, Norfolk-street, Manchester.	5 July 1872	By Instrument.
Leicestershire -	3,008	Enderby Co-operative Boot and Shoe Manufacturing, West-street, Enderby, Leicester.	16 Dec. 1891	Registry cancelled by request.
	2,418	Hinckley Co-operative Manufacturing, New-street, Hinckley.	18 Sept. 1884	Wound up.
	1,846	Ratby Industrial and Provident Freehold Land, Board School, Ratby.	4 Jan. 1875	—
Middlesex - -	2,580	Needlewomen's Co-operative Association, 2, Carteret-street, Westminster, S.W.	15 Mar. 1887	By Instrument.
	2,790	Pimlico Industrial Co-operative, 29, Westminster-road, Pimlico, S.W.	19 Aug. 1889	—
	2,833	Edmonton Liberal and Radical Club Building Association, 2, Prospect Villas, New-road, Lower Edmonton.	7 Feb. 1890	—

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893. 139

COUNTY.	Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Registration.	How Dissolved or Terminated.
Middlesex —continued.	2,896	Clerkenwell Industrial House Painters and Decorators' Co-operative, 7, Berkley-street, St. John's Gate, Clerkenwell, E.C.	27 Sept. 1890	By Instru- ment.
	2,960	Brighton Land, 300, Winchester House, E.C.	30 May 1891	Wound up.
	3,088	Industrial Share and Debenture, 300, Winchester House, E.C.	1 Oct. 1892	Wound up.
	3,128	Ealing Decorators and Painters' Co- operative, 39, The Grove, Ealing, W.	4 Feb. 1893	—
Norfolk - -	1,800	Docking Co-operative Industrial and Provident, Docking.	17 July 1874	Wound up.
Northamptonshire	2,431	Rushden and District Freehold Land, Rushden Hotel Coffee Tavern and Public Hall Company, Limited, High-street, Rushden.	19 Jan. 1885	—
	760	Titchmarsh Industrial and Provident, Titchmarsh, Thrapstone.	18 Jan. 1886	Registry can- celled by request.
Nottinghamshire	1,328	Lambley Industrial and Provident, Lambley.	21 Apr. 1870	—
	2,929	Sheep Lees Farm, Poultry, and Loan, 21, Fishergate, Nottingham.	4 Feb. 1891	—
Staffordshire -	2,624	Cradley Heath and District Chain Manufacturing, 25, Upper High- street, Cradley Heath.	19 Oct. 1887	—
	2,613	Walsall Co-operative Cart Gear, Chain, and Hame Manufacturing, Walsall.	13 July 1887	By transfer of engage- ments to Reg. No. 1,828.
Suffolk - -	1,508	Glemsford Co-operative and Indus- trial, Egremont-street, Glemsford.	24 Aug. 1872	By Instru- ment.
	2,547	Long Melford Industrial Co-operative, Hall-street, Long Melford.	21 Aug. 1888	Wound up.
Surrey - -	2,476	Southwark Equitable Co-operative, 146, Southwark Bridge-road, S.E.	24 July 1885	- Ditto.
	2,871	Richmond and District Industrial Co- operative, Richmond.	19 June 1890	- Ditto.
	2,963	Conservative Union of Working Men's Clubs and Institutions, 83, Black- friars-road, S.E.	17 June 1891	—
	3,129	John Percival, 28, St. John's-hill, Clapham Junction, S.W.	8 Feb. 1893	By Instru- ment.
Sussex - -	2,895	Brighton and Preston Industrial Co-operative, 14, Ann-street, Brighton.	24 Sept. 1890	—
Warwickshire -	2,760	Elgbaston Hotel Loan, 122, Lee Bank- road, Birmingham.	29 Mar. 1889	—
	3,200	Forward (Birmingham) Boot and Shoe Operatives' Productive and Distributive, 86, Dale End, Bir- mingham.	13 Nov. 1893	—
Yorkshire - -	3,181	Yorkshire Fish Friers' Co-operative, 1, Back George-street, Leeds.	21 Aug. 1893	—
	3,028	Horse Hair and Fibre Manufacturers' Co-operative, 69, Henry-street, Meadow-street, Sheffield.	28 Mar. 1892	—
WALES:				
Denbighshire -	3,029	Cefn and District Industrial Co- operative, Cocoa Rooms, Well- street, Cefn Mawr, Ruabon.	1 Apr. 1892	—
Glamorganshire -	3,034	Dinas Industrial Co-operative, Dinas- road, Dinas, Pontypridd.	12 Apr. 1892	—

SCOTLAND.

(a) Denotes that no Return has been received for the year 1893.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	ABERDEENSHIRE :			£.	£.	
4	Don Co-operative, Port Elphinstone, Inverurie, Kintore.	1876	467	9,077	2,609	1
5	Peterhead Co-operative, 13, Prince-street, Peter- head.	1879	130	1,488	314	2
6	Fraserburgh Co-operative Building and Land, Bank of Scotland Buildings, Fraserburgh.	1879	50	389	1,529	3
	ARGYLESIRE :					
3	Campbeltown Co-operative, High-street, Camp- beltown.	1886	173	4,691	866	4
	AYRSHIRE :					
20	Ardrossan Co-operative, 68, Glasgow-street, Ar- drossan.	1870	430	13,916	1,719	5
45	Auchinleck Co-operative Society, Limited, Main- street, Auchinleck.	1890	224	7,901	601	6
14	Ayrshire United Co-operative Societies Baking Association, St. Andrew-street, Kilmarnock.	1867	7	15,564	2,263	7
16	Beith Co-operative, Main-street, Beith - - -	1868	672	16,185	2,600	8
36	Carrick Provident Co - operative, Whitehall- street, Maybole.	1882	291	9,569	1,031	9
12	Catrine Co-operative, Society's Store, Ford-street, Catrine.	1866	546	12,163	3,289	10
7	Crosshouse Co-operative, Co-operative Hall, Crosshouse, Kilmaurs.	1863	336	9,668	711	11
33	Dalmellington Co-operative Working Men's, Main-street, Dalmellington.	1879	254	9,243	1,768	12
30	Dalry Co-operative, Cross, Dalry - - - -	1878	177	4,629	487	13
18	Darvel Industrial Co-operative, 8, East Main- street, Darvel.	1840	660	19,308	2,042	14
28	Dreghorn Co-operative, Co-operative Buildings, Dreghorn, Irvine.	1876	423	15,242	1,384	15
32	Fergushill Co-operative, 5, Fergushill-square, Kilwinning.	1878	163	4,617	596	16
5	Galston Co-operative, Wallace-street, Galston -	1862	681	27,497	3,155	17
43	Glenbuck Co-operative, Glenbuck - - - -	1887	131	3,527	220	18
21	Hurlford Co-operative Association, Mauchline- road, Hurlford.	1871	538	14,382	1,471	19
27	Irvine and Fullarton Co-operative, Society's Store, Waterside, Irvine.	1873	94	2,353	290	20
23	Kilbirnie Co-operative, Main-street, Kilbirnie -	1872	547	22,685	2,745	21
3	Kilmarnock Equitable Co-operative, John Dickie- street, Kilmarnock.	1860	3,028	77,354	11,939	22
35	Kilmarnock Industrial Co operative, John Finnie- street, Kilmarnock.	1882	682	13,846	1,204	23

SCOTLAND.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	603	-	748	-	-	2,400	800	-	To amount of shares.
2	150	-	85	-	-	173	-	-	To amount of shares.
3	77	80	174	-	-	1,331	-	-	Nil.
4	282	-	433	-	6	618	737	-	Two-thirds paid up capital.
5	725	55	2,057	-	1,444	977	4,570	-	To three-fourths of shares.
6	305	-	1,010	-	139	1,097	60	-	Amount of shares.
7	1,209	616	1,267	-	11,684	1,183	17,963	-	Two weeks.
8	1,123	-	1,975	-	3,060	1,398	5,826	35	To the amount of share capital.
9	419	83	1,316	-	2,005	3,712	-	-	To limit of shares.
10	838	652	1,458	-	6,511	10,289	-	18	Nil.
11	387	-	1,491	-	6,208	8,367	-	15	Groceries, nil; drapery, to amount of shares.
12	618	-	1,176	-	247	813	1,164	-	Nil.
13	262	15	429	-	-	1,929	37	12	Nil.
14	473	208	2,657	-	17,569	17,696	3,357	-	Credit on drapery to half amount of stock.
15	625	-	2,426	-	7,421	1,516	8,255	60	Nil.
16	216	3	708	-	580	1,734	11	-	17s. per 11. share.
17	1,539	19	3,180	-	7,205	9,966	110	-	Extent of share capital.
18	139	-	554	-	-	753	-	-	Nil.
19	575	-	1,945	-	3,817	5,766	-	-	To 21.
20	117	-	238	-	103	286	333	-	Nil.
21	1,059	502	3,233	-	3,727	7,747	1,605	-	Two-thirds of shares.
22	4,412	1	7,307	-	15,348	50,941	1,298	182	Nil.
23	571	-	1,520	-	-	2,898	-	-	Nil.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	AYRSHIRE— <i>continued.</i>			£.	£.	
15	Kilwinning Co-operative, Main-street, Kilwinning	1867	270	9,926	1,355	1
42	Largs Co-operative, 5, Boyd-street, Largs - -	1886	145	2,188	344	2
6	Mauchline Co-operative, Society's Store, Loudoun- street, Mauchline.	1863	459	11,192	2,252	3
41	Muirkirk Co-operative, Main-street, Muirkirk -	1884	520	18,787	966	4
44	New Cumnock Co-operative, Castle, New Cum- nock.	1889	240	6,045	695	5
11	Newmilns Co-operative, Main-street, Newmilns -	1856	807	26,806	3,864	6
46	Old Cumnock Co-operative, Mense-lane, Old Cumnock.	1891	123	3,085	291	7
40	Patna Co-operative, Patna - - - -	1884	112	5,584	561	8
(a) 38	Saltcoats Co-operative, 17, Bradshaw-street, Saltcoats.	1883	(1)	-	-	9
24	Stevenston Co-operative, Society's Store, Bogle- mart-street, Stevenston.	1872	206	5,774	790	10
9	Troon Co-operative, 27, Portland-street, Troon -	1864	266	4,731	1,114	11
	BANFFSHIRE :					
2	Banff Co-operative Company, 17, Strait Path, Banff.	1868	278	2,875	311	12
1	Strathisla Co-operative, Regent-street, Fife-Keith	1867	408	8,341	1,102	13
	BERWICKSHIRE :					
3	Earlston Co-operative, Market-place, Earlston -	1883	86	1,776	291	14
	BUTESHIRE :					
1	Millport Co-operative, 13½, Cardiff-street, Cumbræ	1874	110	2,700	300	15
	CAITHNESS-SHIRE :					
1	Thurso Industrial Co-operative, Princes-street, Thurso.	1866	1,188	18,547	3,407	16
3	Wick and Pulteneytown Industrial Co-operative, 4, Macarthur-street, Pulteneytown.	1874	426	4,717	784	17
	CLACKMANNANSHIRE :					
1	Alloa Co-operative, 11, Primrose-street, Alloa -	1862	2,661	89,107	14,393	18
2	Clackmannan Co-operative, Main-street, Clack- mannan.	1865	296	13,909	1,631	19
9	Coalsnaughton Co-operative Store, Main-street, Coalsnaughton.	1872	150	7,540	960	20
12	Coalsnaughton Industrial Co-operative Society, Coalsnaughton, Tillicoultry.	1893	70	2,754	301	21
5	Menstry Co-operative Baking and Provision, Toll- road, Menstry.	1847	189	6,823	1,013	22

(1) Being wound up.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	422	—	1,453	—	45	2,061	—	8	To 1 <i>l</i> .
2	195	—	145	—	11	308	314	—	Five-sixths of shares.
3	484	272	1,755	—	—	7,204	754	—	To amount of shares.
4	414	—	3,232	—	386	2,753	—	—	Nil.
5	528	—	612	—	—	1,465	—	6	Nil.
6	1,282	141	3,499	—	8,421	11,946	5,408	—	Half paid - up share capital.
7	168	—	273	—	14	212	—	—	90 per cent. of shares.
8	332	—	706	—	—	489	—	—	Two - thirds of shares.
9	—	—	—	—	—	—	—	—	
10	371	11	817	—	51	611	1,630	—	To amount of shares.
11	344	—	457	—	—	1,317	1,054	—	Nil.
12	299	41	271	—	804	828	80	—	To amount of shares.
13	704	—	654	—	858	1,108	—	—	To amount of shares.
14	116	4	237	—	—	417	—	—	Three-fourths of share capital.
15	190	—	417	—	180	661	—	—	Three-fourths of share capital.
16	1,502	247	1,486	—	589	7,906	20	9	Four - fifths of shares.
17	357	—	319	—	—	1,387	1,000	—	To amount of shares.
18	5,845	2	14,704	—	28,461	59,000	3,927	140	Nil.
19	1,028	—	2,593	—	805	4,549	—	—	To three-fourths of share capital.
20	349	98	1,554	—	259	1,817	566	—	Nine - tenths of share capital.
21	154	—	453	—	—	641	—	—	Nine - tenths of shares.
22	373	1	1,008	—	1,683	3,778	—	25	28 days' credit.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
CLACKMANNANSHIRE— <i>continued.</i>						
6	Newtonshaw Co-operative, Main-street, Newtonshaw.	1865	564	£. 21,860	£. 3,471	1
11	Newtonshaw Industrial Co-operative, Newtonshaw.	1880	249	8,563	1,620	2
8	Tullibody and Cambus Co-operative Provision, Trongate, Tullibody.	1870	120	3,695	400	3
3	Tillicoultry Co-operative Baking Company, 137, High-street, Tillicoultry.	1846	955	8,396	1,189	4
4	Tillicoultry Co-operative Store, 84, High-street, Tillicoultry.	1840	1,120	21,185	3,496	5
DUMBARTONSHIRE :						
8	Blairdardie Co-operative, Blairdardie, near Duntocher.	1874	88	3,435	123	6
7	Condorrat Co-operative, Aitken's Land, Condorrat.	1873	67	2,093	117	7
(¹) 18	Co-operative Quarrying Association, Condorrat -	1892	36	1,229	-	8
4	Cumbernauld Co-operative, Main-street, Cumbernauld.	1861	167	5,893	388	9
12	Clydebank Co-operative, Alexander-street, Clydebank.	1881	701	29,323	2,485	10
11	Dalmuir Co-operative, Dalmuir - - -	1880	237	9,670	943	11
14	Dumbarton Building, 46, High-street, Dumbarton.	1883	234	3,196	15,697	12
1	Dumbarton Equitable Co-operative, 46, High-street, Dumbarton.	1861	1,933	89,516	8,135	13
17	Duntocher and Hardgate Co-operative, Haldane's Land, Hardgate, Duntocher.	1890	176	7,069	480	14
13	Kirkintilloch Equitable Co-operative, Rochdale-place, Garfield-street, Kirkintilloch.	1882	597	21,747	1,566	15
16	Radnor Park Co-operative Society, Limited, Radnor Park, Dalmuir.	1888	184	8,286	551	16
3	Vale of Leven Co-operative, Bank-street, Alexandria.	1862	2,961	100,563	10,145	17
6	Vale of Leven and District Building and Investment, Public Hall, Alexandria.	1872	261	1,364	18,024	18
DUMFRIES-SHIRE :						
11	Carronbridge Co-operative, Carronbridge, Thornhill.	1880	236	4,436	418	19
13	Dumfries and Maxwelltown Co-operative, Dumfries.	1847	760	11,656	1,445	20
9	Langholm Co-operative Store Company, 11 and 13, Charles-street, New Langholm.	1873	426	15,422	2,292	21
5	Wanlockhead Co-operative Store, Wanlockhead -	1871	371	6,618	429	22

(¹) Profit and loss account not kept.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,667	91	3,658	-	885	9,175	-	-	Three-fourths of share capital.
2	78	62	1,789	-	226	2,635	-	-	Three-fourths of share capital.
3	100	2	567	-	847	1,908	-	12	Amount of shares, less 5 per cent.
4	517	95	1,459	-	2,122	7,090	-	-	Nine-tenths of share capital.
5	1,111	414	3,194	-	10,547	16,677	-	-	Nine-tenths of share capital.
6	151	96	447	-	-	250	-	-	To amount of shares.
7	97	9	320	-	138	207	287	-	To amount of shares.
8	-	-	-	-	-	162	-	-	Nil.
9	234	-	884	-	1,043	1,580	-	-	To amount of shares.
10	1,821	1	3,641	-	5,972	9,818	-	92	15s. per 1l. of shares.
11	614	-	1,168	-	1,521	2,767	4,497	30	15s. per 1l. of capital.
12	85	12	814	-	-	10,535	4,295	-	Nil.
13	4,974	-	13,162	-	24,290	34,449	14,266	139	To 5l.
14	379	2	1,054	-	403	1,593	904	8	Three-fourths of shares.
15	1,437	59	2,779	-	-	4,936	50	13	Two-thirds of shares.
16	431	-	1,030	-	164	1,052	609	13	Three-fourths of shares.
17	6,814	101	16,596	-	12,398	6,752	58,693	88	Nil.
18	192	-	747	-	-	17,277	-	-	Nil.
19	304	25	420	-	280	790	-	-	Nil.
20	804	-	1,005	-	-	5,578	159	-	Three-fourths of share capital.
21	987	4	2,547	-	455	3,103	1,033	-	Two weeks' credit; three-fourths of shares.
22	291	-	1,079	-	1,266	2,265	-	-	To amount of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	EDINBURGSHIRE :			£.	£.	
14	Bonnyrigg Co-operative, High-street, Bonny- rigg.	1856	315	11,594	1,772	1
45	Citizens' Laundry and Dye Works, 11, Upper Gray-street, Edinburgh.	1890	30	446	-	2
36	Dalkeith Building and Investment, Scientific Hall, Dalkeith.	1879	26	1,307	5,220	3
4	Dalkeith Co-operative Provision, Newmills-road and Lothian-street, Dalkeith.	1861	576	29,003	3,613	4
5	Edinburgh Bread, 1 and 3, Bryson-road, Edin- burgh.	1861	687	3,962	82	5
22	Edinburgh Northern District Co-operative, 70, St. Stephen-street, Edinburgh.	1866	1,712	49,814	4,539	6
16	Edinburgh Roperie Co-operative, 47, Fox-street, Leith.	1863	133	6,264	1,091	7
40	Farmers' Supply Association of Scotland, 15, Assembly-street, South Leith.	1885	822	23,806	-	8
30	Gavieside Co-operative, Gavieside, West Calder -	1873	74	3,371	549	9
20	Gorebridge Co-operative Store Company, Hunter- field, Gorebridge.	1864	442	23,868	2,041	10
35	Hillwood Co-operative, Hillwood, Ratho Station	1879	431	12,779	1,723	11
32	Industrial Co-operative, 59, Bridge-street, Mussel- burgh.	1875	160	5,865	897	12
33	Juniper Green Co-operative, Belmont-avenue, Juniper Green.	1876	405	19,713	1,607	13
26	Leavenseat Industrial Co-operative, Leavenseat, Fauldhouse.	1871	90	2,978	132	14
34	Leith Provident Co-operative, 22 and 28, Ban- gor-road, Bonnington-road, Leith.	1878	3,711	108,755	6,005	15
10	Musselburgh and Fisherrow Co-operative, 8 and 10, High-street, Fisherrow.	1862	851	33,550	3,462	16
42	Niddrie Co-operative, New Craighall, Mussel- burgh.	1886	190	6,437	670	17
37	Norton Park Co-operative, Edina-place, Easter- road, Edinburgh.	1881	895	25,413	2,781	18
28	Oakbank Co-operative Store Company, East Calder, Midcalder.	1872	321	14,178	2,380	19
13	Penicuik Co-operative Association, 10, High- street, Penicuik.	1860	1,679	72,964	9,528	20
18	Portobello Co-operative, 10, High-street, Porto- bello.	1864	435	16,735	1,971	21
23	Professional and Civil Service Supply Associo- iation, 3, St. Andrew-square, Edinburgh.	1867	6,488	220,727	35,656	22
3	Rosewell Co-operative Store Company, Rosewell	1861	146	8,458	1,520	23
44	St. Bernard's Co-operative, 107, Henderson-row, Edinburgh.	1889	327	7,858	1,170	24
1	St. Cuthbert's Co-operative Association, 92, Fountainbridge, Edinburgh.	1859	10,178	324,623	14,437	25
38	Springfield Co-operative, Springfield, Polton -	1879	39	2,271	191	26
43	The People's Bank, Limited, 6, Bristo-place, Edinburgh.	1889	229	16,083	-	27
31	West Calder Co-operative, Union-street, West Calder.	1875	2,213	101,681	10,125	28

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	686	-	1,616	-	1,388	4,973	848	-	Three-fourths of shares.
2	449	-	-	10	-	15	189	-	One week.
3	207	-	111	-	-	3,387	-	-	Nil.
4	1,800	29	3,733	-	-	2,349	6,800	-	Four-fifths of shares.
5	447	-	314	-	-	1,272	400	-	Nil.
6	3,802	320	8,022	-	6,582	14,838	2,446	-	Three-fourths of share capital, limited to 10%.
7	353	-	971	-	-	201	54	-	Nil.
8	502	114	702	-	2,954	3,553	168	-	Nil.
9	185	-	601	-	766	903	-	-	Three-fourths of share capital.
10	1,144	8	4,926	-	-	1,682	1,968	-	To amount of shares.
11	1,323	-	2,076	-	-	2,517	136	-	Two-thirds of share capital.
12	458	14	921	-	-	662	573	-	To amount of shares.
13	1,066	-	4,017	-	500	6,223	-	7	Two weeks' credit.
14	141	-	499	-	1,429	297	1,371	-	Nil.
15	6,360	614	18,746	-	2,268	22,992	12,166	-	Nil.
16	2,135	-	5,469	-	500	7,200	1,351	-	Three-fourths of share capital.
17	579	-	986	-	217	506	644	-	Three-fourths of share capital.
18	3,173	50	3,498	-	-	4,014	3,347	-	Nil.
19	912	-	2,207	-	663	2,286	1,489	-	Nil.
20	4,973	69	12,057	-	24,326	38,512	810	-	Nine-tenths of share capital.
21	888	112	2,452	-	-	2,330	8,640	-	Two-thirds of shares.
22	20,305	-	633	-	3,049	6,483	2,246	-	Nil.
23	645	-	1,162	-	-	485	-	-	Nil.
24	611	26	1,214	-	-	1,564	137	-	Half of shares.
25	19,550	36	61,210	-	91,149	115,163	-	21	Four-fifths of share capital.
26	4	-	241	-	-	283	-	-	Amount of share capital.
27	-	474	75	-	9,386	1,950	9,654	-	Nil.
28	5,663	-	18,574	-	13,631	24,269	2,413	90	Two-thirds of paid-up capital.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	FIFESHIRE :			£.	£.	
36	Auchtermuchty Coal, Railway Station, Auchtermuchty.	1857	186	699	26	1
25	Auchtermuchty and Vicinity Co-operative Provision Company, High-street, Auchtermuchty.	1845	282	6,740	1,851	2
22	Blebo Works Industrial Baking and Provision, Kemback, Blebo Works, by Cupar, Fife.	1873	70	2,676	309	3
20	Buckhaven Co-operative, Randolph-street, Buckhaven, Leven.	1869	675	30,992	5,766	4
26	Burntisland Bread, 75, High-street, Burntisland	1854	275	2,146	238	5
37	Burntisland Co-operative, High-street, Burntisland.	1884	204	6,617	939	6
11	Coaltown of Wemyss Equitable Co-operative, Coaltown of Wemyss.	1860	90	3,486	355	7
33	Cowdenbeath Co-operative, Society's Store, Main-street, Cowdenbeath.	1875	751	23,027	2,939	8
44	Cupar and District Co-operative, 61, Bonny-gate, Cupar.	1889	135	2,402	278	9
28	Dunfermline Co-operative Manufacturing, 27, New-row, Dunfermline.	1872	92	766	833	10
2	Dunfermline Co-operative, 25, Randolph-street, Dunfermline.	1861	4,934	169,266	20,346	11
10	Dysart Co-operative, 77, High-street, Dysart -	1846	662	11,059	1,318	12
47	East of Fife United Co-operative Baking, 61, Bonny-gate, Cupar.	1893	3	432	114	13
9	East Wemyss Provision, East Wemyss - -	1838	170	6,650	580	14
39	Edenvalle Co-operative, Springfield, Cupar, Fife -	1885	62	2,162	220	15
12	Falkland Equitable Co-operative, Society's Rooms, Falkland.	1843	92	2,846	479	16
34	Freuchie Equitable Co-operative, Freuchie, Ladybank.	1842	159	4,355	1,148	17
38	Gallatown Co-operative, 40 and 42, Rosslyn-street, Kirkcaldy.	1884	235	5,073	473	18
43	Guardbridge Co-operative Society, Limited, Guardbridge, Leuchars	1887	115	3,377	301	19
24	Kettle Co-operative, Store, Kettle - - -	1843	200	3,467	674	20
27	Kettle Co-operative Baking, 1, Baker's - close, Kettle.	1840	448	5,327	494	21
41	Kingsseat Co-operative, Kingsseat, Dunfermline -	1885	157	6,747	471	22
3	Kirkcaldy District Equitable Co-operative, 12, High-street, Kirkcaldy.	1861	375	7,282	471	23
4	Kirkland Industrial, Kirkland, Methil - -	1862	95	3,689	736	24
23	Lassodie Co-operative, Lassodie - - -	1871	164	6,158	662	25
29	Leslie Bread, High-street, Leslie - - -	1838	524	4,561	955	26

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	49	-	27	-	-	150	-	-	Limited to 1 <i>l.</i> 5 <i>s.</i>
2	182	-	907	-	-	1,494	-	-	Four - fifths of shares.
3	69	-	320	-	-	166	212	-	Three-fourths of shares.
4	1,159	-	5,545	-	291	8,515	-	-	Three-fourths of shares.
5	225	-	155	-	1,000	1,384	-	-	Nil.
6	477	-	821	-	23	1,412	681	-	Two - thirds of shares.
7	139	-	695	-	-	652	30	-	Amount of shares.
8	1,364	16	3,576	-	6,714	6,088	3,000	-	Nil.
9	142	1	261	-	-	421	-	2	Nil.
10	24	-	68	-	-	869	165	-	Unlimited.
11	9,801	3,099	25,408	-	49,292	62,635	-	-	Nil.
12	392	-	1,284	-	-	2,164	625	-	Amount of shares.
13	45	-	56	-	-	160	-	-	Nil.
14	350	10	1,345	-	-	825	3,568	-	Amount of shares.
15	99	3	184	-	-	389	100	-	To amount of shares.
16	188	-	289	-	410	618	-	-	To amount of 3 <i>l.</i>
17	224	-	380	-	-	887	240	-	To amount of shares.
18	155	-	1,042	-	63	193	-	-	Nil.
19	120	1	589	-	160	506	10	-	2 <i>l.</i>
20	245	14	357	-	-	796	217	-	To amount of shares.
21	843	24	400	-	-	1,401	-	-	To amount of shares.
22	239	-	1,328	-	1,249	1,713	-	-	Nil.
23	406	-	202	-	-	899	27	-	Amount of shares.
24	281	-	561	-	-	803	399	-	Three-fourths of shares.
25	178	19	1,233	-	185	975	-	-	Half of shares.
26	321	55	716	-	1,149	3,329	-	-	Nil.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	FIFESHIRE— <i>continued.</i>			£.	£.	
13	Leslie Co-operative, High-street, Leslie - -	1899	231	4,561	783	1
8	Leslie and Prinlaws Equitable Co-operative, High-street, Leslie.	1863	523	14,068	2,143	2
14	Leven Co-operative Baking, 68, High-street, Leven.	1828	668	8,934	516	3
15	Lochgelly Equitable Co-operative, 2, Bank-street, Lochgelly.	1865	861	48,386	2,580	4
21	Markinch Co-operative, New Town, Markinch -	1869	656	23,693	2,351	5
46	Methil Co-operative, High-street, Methil - -	1892	147	3,431	462	6
18	Newburgh and Mount Pleasant Baking, 76, High- street, Newburgh.	1862	292	1,554	89	7
45	Pathhead and Sinclairtown Reform Co-operative, 143A, Back-street, Pathhead.	1891	270	4,645	566	8
40	Reform Co-operative, Durie-street, Leven - -	1885	430	16,017	1,089	9
95	Strathkinnes Co-operative, Strathkinnes - -	1872	98	2,590	145	10
5	West Wemyss Equitable Co-operative, High- street, West Wemyss.	1852	225	8,785	1,242	11
	FORFARSHIRE:					
11	Arbroath Equitable Co-operative, 8, Guthrie Port, Arbroath.	1893	988	10,089	2,548	12
13	Arbroath Friendly Coal, 39½, Millgate Loan, Arbroath.	1865	2,929	6,722	483	13
12	Arbroath High-street Co-operative, 252, High- street, Arbroath.	1869	1,193	25,477	2,359	14
(a) 27	Arbroath Mutual Co-operative Coal, 2, East Mary-street, Arbroath.	1880	-	-	-	15
11a	Arbroath West Port Association, 2 and 4, Keptie- street, Arbroath.	1894	2,323	51,253	5,020	16
4	Brechin Equitable Co-operative, 73, High-street, Brechin.	1861	1,687	99,108	11,199	17
29	Brechin United Co-operative Association, Witch Den-road, Brechin.	1833	1,055	23,853	6,825	18
8	Carnoustie Co-operative Association, Dundee- street, Carnoustie.	1892	1,034	22,288	3,941	19
31	Carnmoustie Equitable Co-operative, Dundee- street, Carnmoustie.	1886	249	6,804	1,801	20
34	Dundee and District Co-operative Coal Supply Association, 13, South Union-street, Dundee.	1890	1,046	3,214	155	21
18	Dundee Eastern Co-operative, 34, North Ellen- street, Dundee.	1873	4,390	170,904	10,636	22
15	Forfar Co-operative Coal, 30, West High-street, Forfar.	1872	1,032	3,156	60	23

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	129	-	1,223	-	644	1,511	-	6	Nil.
2	559	194	2,966	-	4,623	7,058	-	9	Nil.
3	186	-	1,489	-	-	5,376	-	-	Three-fourths of shares.
4	2,712	3	7,827	-	10,381	21,411	-	-	Extent of share capital, less 2l.
5	1,225	7	4,100	-	2,480	6,137	-	-	No limit.
6	84	-	700	-	131	556	-	-	Three-fourths of shares.
7	224	-	218	-	-	310	-	-	Half amount of shares.
8	162	6	616	-	176	989	-	-	Nil.
9	332	-	2,257	-	1,143	3,442	-	2	Three-fourths of shares.
10	80	-	419	-	-	316	-	-	Amount of shares.
11	290	40	1,675	-	713	3,115	-	-	Amount of shares.
12	1,474	61	2,178	-	51	7,695	-	-	Nil.
13	831	82	166	-	-	2,199	624	-	To amount of shares.
14	884	202	3,818	-	3,600	9,770	2,441	-	Discretion of com- mittee.
15	-	-	-	-	-	-	-	-	
16	2,422	318	6,999	-	4,885	23,203	-	-	Nil.
17	2,971	1,394	4,884	-	5,933	28,080	-	5	Two-thirds of shares.
18	2,186	17	2,831	-	429	11,122	121	-	Amount of shares.
19	1,487	7	2,661	-	-	7,860	381	-	Amount of shares.
20	816	-	670	-	16	429	1,650	-	Amount of shares.
21	799	-	6	-	-	386	-	-	One month.
22	7,075	-	22,684	-	1,400	17,092	-	-	Half amount of shares.
23	117	7	210	-	-	848	-	-	To limit of 1l

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	FORFARSHIRE— <i>continued.</i>			£.	£.	
14	Forfar East Port Saving Association, 133, East High-street, Forfar.	1873	188	4,118	178	1
33	Forfar High-street Co-operative Association, Limited, High-street, Forfar.	1848	281	6,377	470	2
21	Forfar Northern Saving Association, Society's Store, 111, Castle-street, Forfar.	1874	337	8,196	796	3
24	Free Trade Saving, 151, East High-street, Forfar.	1850	416	9,734	794	4
26	Forfar Victoria Coal, 6, Prior-road, Forfar	1880	719	1,841	46	5
23	Forfar West Port Saving, 52, West High-street, Forfar.	1838	200	3,959	246	6
28	Forfar West Town End Association, 118, West High-street, Forfar.	1881	319	6,719	385	7
35	Frickheim Co-operative Society, Limited, Gardyne-street, Frickheim.	1892	170	2,879	588	8
6	Kirriemuir Equitable Co-operative, Reform-street, Kirriemuir.	1861	1,086	23,801	3,991	9
25	Montrose Baking and Trading, 2, Union-place, Montrose.	1846	1,243	16,271	2,006	10
30	Monifieth Coal Co-operative Association, High-street, Monifieth.	1873	74	166	—	11
	HADDINGTONSHIRE :					
6	East Lothian Provident and Investment, 55, High-street, Haddington.	1889	69	34,633	27,286	12
3	Haddington Co-operative, 49, Court-street, Haddington.	1867	678	18,364	3,160	13
4	Prestonpans Co-operative, Kirk-street, Prestonpans.	1869	320	10,934	313	14
1	Tranent Co-operative, Bridge-street, Tranent	1862	1,055	46,109	7,467	15
5	West Berris Co-operative, West Berris, Dunbar	1874	60	1,915	246	16
	INVERNESS-SHIRE :					
3	Clachnacuddin Co-operative, 1A, Rose-street, Inverness.	1882	127	3,942	1,022	17
	KINCARDINESHIRE :					
1	Banchory Co-operative Company, Company's Store, High-street, Banchory.	1874	344	4,390	872	18
	KINROSS-SHIRE :					
2	Kelty Co-operative, Oakfield, Kelty, by Blairadam.	1873	792	35,844	3,399	19
1	Kinross and Vicinity Co-operative, High-street, Kinross.	1865	140	2,526	301	20
3	Kinross Equitable Co-operative, High-street, Kinross.	1882	41	1,626	424	21

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	284	—	1,052	—	600	196	700	—	Amount of shares.
2	330	5	1,603	—	1,664	476	1,091	—	Nil.
3	430	13	1,996	—	—	525	1,085	—	To amount of shares.
4	532	—	2,090	—	—	606	—	—	To amount of shares.
5	100	—	86	—	—	501	—	—	To amount of shares.
6	271	9	1,037	—	—	243	—	—	To amount of shares.
7	124	—	1,692	—	—	835	—	—	To limit of 8l.
8	170	—	319	—	—	570	—	—	Discretion of committee.
9	2,078	—	2,201	—	—	4,857	—	—	To limit of 5l.
10	814	—	1,437	—	—	2,770	—	—	Nil.
11	9	—	3	—	—	39	—	—	One ton of coals.
12	35	950	778	—	—	4,000	22,160	—	Nil.
13	1,249	10	3,204	—	1,800	1,161	344	—	To amount of shares.
14	387	252	2,531	—	900	1,333	—	1	To amount of shares.
15	2,244	—	7,279	—	2,274	3,357	10,618	10	£. 2. 10. conditionally.
16	128	—	161	—	76	229	66	—	Three-fourths of share.
17	463	—	157	—	—	306	163	—	To three-fourths of shares.
18	695	—	60	—	—	920	300	—	Nil.
19	1,871	32	6,037	—	5,662	13,830	—	—	Two - thirds of share capital.
20	102	—	369	—	—	296	100	—	Four - fifths of share capital.
21	94	2	282	—	91	357	—	—	Nil.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANARKSHIRE :			£.	£.	
29	Airdrie Co-operative, 43, Stirling-street, Airdrie -	1857	824	6,771	720	1
26	Auchinheath Provident Co-operative, Auchin- heath, Lesmahagow.	1861	231	12,696	563	2
72	Avonbank Co-operative, 170, Main-street, Rutherglen.	1871	386	13,178	220	3
155	Bellshill and Mossend Co-operative, Main-street, Bellshill.	1888	178	5,133	421	4
164	Bellshill Building Society, Main-street, Bellshill	1892	16	42	80	5
102	Bridgeton Old Victualling and Baking, 145, Main-street, Bridgeton.	1800	1,043	61,604	3,615	6
52	Bridgeton Victualling, 188, Main-street, Bridgeton	1838	264	9,539	2,099	7
124	Blantyre Co-operative, Avon Buildings, Stone- field, Blantyre.	1883	438	19,660	1,255	8
121	Burnbank Co-operative, Burnbank, Hamilton -	1882	396	15,493	675	9
19	Cadder Co-operative, Lochfauld, Bishopriggs -	1832	134	7,920	356	10
96	Calderbank Co-operative, Meldrums Land, Cal- derbank, near Airdrie.	1874	191	11,605	860	11
128	Cambuslang Industrial Co-operative, Chapel Mains, Cambuslang.	1884	436	14,183	468	12
23	Carluke Co-operative Society of Equitable Pioneers, High-street, Carluke.	1862	350	14,615	1,428	13
65	Carstairs Junction Co-operative, Carstairs Junc- tion.	1870	255	10,406	1,077	14
77	Chapelhall Co-operative, Chapelhall - - -	1872	544	23,934	2,528	15
160	Chapelhall Federated Co-operative Baking, Chapelhall.	1890	7	7,747	799	16
87	Chapelton Co-operative, Chapelton by Hamilton	1872	95	2,233	347	17
153	Chryston District Co-operative, Muirhead, Chryston.	1888	113	3,802	322	18
83	Clarkston Co-operative, 165, Forrest-street, Airdrie.	1872	50	3,107	140	19
109	Cleland Co-operative, Cleland, Motherwell -	1878	329	12,433	1,159	20
74	Coatbridge Co-operative, 32, Muirhall-street, Coatbridge.	1871	2,472	123,537	14,498	21
137	Co-operative Drapery and Furnishing, 20, Great Clyde-street, Glasgow.	1885	163	35,428	14,556	22
116	Cowlairs Co-operative, 19, Angus-street, Spring- burn, Glasgow.	1881	2,110	87,732	6,190	23
7	Dalziel Co-operative, 27, Dalziel-street, Mother- well.	1860	2,556	121,250	6,974	24
151	Darngavil Co-operative, Darngavil, Airdrie -	1874	83	2,840	219	25

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
1	£. 469	£. -	£. 808	£. -	£. -	£. 966	£. 800	£. -	Amount of share capital.
2	575	-	2,176	-	-	948	-	-	To amount of 5l.
3	403	81	1,939	-	-	573	1,948	-	To amount of shares.
4	237	25	834	-	561	211	857	-	Nil.
5	-	-	-	-	-	80	-	-	Nil.
6	1,949	13	12,111	-	271	3,320	-	-	To amount of shares.
7	746	1	1,090	-	-	854	-	-	Credit given under supervision of committee.
8	1,054	71	2,711	-	1,777	2,545	-	-	Nil.
9	694	3	2,300	-	730	1,167	1,343	7	Nil.
10	287	-	1,393	-	1,420	268	1,449	-	To half of shares.
11	443	1	1,650	-	-	658	1,566	-	Two - thirds of shares.
12	643	59	2,066	-	1,326	740	815	-	Nil.
13	558	64	1,968	-	1,192	4,020	-	1	Three-fourths of shares.
14	463	-	1,483	-	-	1,764	559	-	One fortnight's credit.
15	930	1	3,626	-	2,451	5,582	-	-	Three-fourths of shares.
16	961	3	1,156	-	182	3,668	-	-	Nil.
17	61	-	208	-	160	760	207	-	To amount of shares.
18	244	-	344	-	-	423	331	-	Two - thirds of shares.
19	134	-	569	-	95	273	19	-	Two - thirds of shares.
20	704	-	1,686	-	140	3,006	1,000	-	Three-fourths of shares.
21	7,926	45	18,381	-	-	42,049	7,136	-	Three-fourths of shares.
22	4,490	-	1,419	-	2,184	9,048	9,134	10	Yes; limit not stated.
23	5,545	-	10,121	-	4,793	12,982	2,426	25	17s. 6d. per l. of paid-up capital.
24	5,637	137	16,037	-	15,491	4,958	34,038	226	To amount of shares.
25	155	1	264	-	-	320	-	-	Amount of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
LANARKSHIRE— <i>continued</i> .						
				£.	£.	
131	Douglas Park Co-operative, 19, Douglas Park Houses, Bellshill, Glasgow.	1885	200	8,798	330	1
166	Douglas Provident Co-operative, Main-street, Douglas.	1892	82	2,065	603	2
142	Dykehead and Shotts Co-operative, Society's Store, Dykehead, Shotts.	1886	358	11,873	819	3
22	East Kilbride Co-operative, Co-operative Buildings, East Kilbride.	1862	145	4,289	292	4
150	Forth Provident Co-operative, North - -	1887	8	189	-	5
129	Gilbertfield Co-operative, Halfway, Cambuslang	1884	267	10,639	508	6
59	Glasgow Eastern Co-operative, 34, Dalmar-nock-road, Caltoun, Glasgow.	1865	3,554	102,628	3,125	7
98	Glasgow Hide Inspecting, 69, East Howard-street, Glasgow.	1863	-	-	3,873	8
(¹)86	Glasgow Working Men's Investment and Building, 150, Hope-street, Glasgow.	1873	599	301	35,964	9
136	Glenboig Co-operative, Glenboig-by-Coatbridge -	1885	151	8,868	355	10
140	Glengowan Co-operative, Glengowan, Airdrie, Lanark.	1886	241	10,050	674	11
119	Glespin Co-operative, Glespin, Douglas - -	1882	64	1,773	398	12
91	Govan Old Victualling, 641, Govan-road, Govan	1873	238	9,474	308	13
122	Greengairs Co-operative, Greengairs, Airdrie -	1882	195	8,667	708	14
146	Hallside Co-operative, Newton, Glasgow - -	1887	146	6,647	343	15
111	Hamilton Central Co-operative, 28, Townhead-street, Hamilton.	1879	649	27,985	1,348	16
20	Hamilton Co-operative, Chapel-street, Hamilton	1861	454	14,451	1,410	17
144	Hamilton Palace Colliery Co-operative, Hamilton Palace Colliery, Bothwell.	1886	226	9,717	819	18
162	Hamilton Co-operative Baking Society, Limited, Union-street, Hamilton.	1891	8	2,870	435	19
163	Holytown Co-operative, Main street, Holytown	1891	52	2,369	388	20
(²)170	Kinning Park Co-operative, 4, Ardgowan-street, Glasgow.	1871	7,377	204,394	16,764	21
161	Labour Literature Society, 105, London-street, Glasgow.	1891	172	873	152	22
21	Lanark Provident Co-operative, High-street -	1862	720	21,190	2,276	23
112	Larkhall Co-operative, Montgomery-street, Lark-hall.	1879	322	9,590	1,029	24
158	Larkhall Equitable Building, Wellgate-street, Larkhall.	1890	20	214	1,642	25
39	Larkhall Victualling, 90, Wellgate-street, Lark-hall, Dalserf.	1821	417	15,282	989	26
113	Law Co-operative, 20, Thornton's Rows, Law -	1880	229	10,389	668	27

(¹) In liquidation.(²) Formerly No. 14, Renfrewshire.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	277	17	1,452	-	391	642	794	-	Three-fourths of shares.
2	164	-	179	-	-	1,070	300	-	Nil.
3	352	-	1,582	-	435	2,366	397	-	Nil.
4	205	-	498	-	877	224	835	-	To amount of shares.
5	-	-	-	-	-	-	-	-	Nil.
6	428	-	1,622	-	1,799	2,100	-	4	Nil.
7	6,039	856	11,844	-	20,830	5,662	17,411	184	Two - thirds of shares.
8	288	130	-	-	3,000	-	-	-	Nil.
9	144	-	-	20,409	-	6,469	16,752	-	Nil.
10	341	-	1,188	-	204	642	485	-	Three-fourths of shares.
11	352	17	1,388	-	144	1,505	-	3	Nine-tenths of shares.
12	143	-	178	-	-	497	-	-	Nil.
13	449	24	1,355	-	-	754	-	-	Three-fourths of shares.
14	376	3	1,344	-	81	1,228	-	-	Three-fourths of shares.
15	261	-	1,066	-	332	300	344	-	Nil.
16	1,282	-	3,703	-	3,680	3,714	2,392	12	Within 2L. of share capital.
17	586	80	2,055	-	-	2,119	-	-	7s. for each paid- up share of 10s.
18	365	45	1,518	-	967	1,065	421	-	To within 1L. of amount of shares.
19	483	-	442	-	1,500	1,417	3,726	-	Two weeks.
20	118	-	183	-	30	299	154	-	Nil.
21	12,949	-	22,962	-	15,738	26,497	33,360	396	Nil.
22	633	-	42	-	515	328	34	-	No limit.
23	1,033	257	2,795	-	5,159	10,201	-	74	Drapery and books only ; half of share capital.
24	794	-	1,184	-	-	1,403	51	-	Nil.
25	23	-	-	5	-	290	1,352	-	Nil.
26	536	1	1,792	-	-	441	-	-	Three-fourths of shares.
27	351	86	1,450	-	1,465	455	1,666	-	Three-fourths of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANARKSHIRE— <i>continued.</i>			£.	£.	
64	Leadhills Co-operative, Hopetoun Buildings, Leadhills.	1869	148	5,410	354	1
81	London-road Co-operative, 8, Marquis-street, London-road, Glasgow.	1872	598	18,540	909	2
141	Maryhill Industrial Co-operative, 52, Main-street, Maryhill.	1886	366	14,281	710	3
167	Millheugh Building, Millheugh, Larkhall.	1890	13	583	758	4
62	Moffat Paper Mill Co-operative, Moffat Mills, Airdrie.	1867	124	6,285	403	5
93	Motherwell and Suburban Co-operative Build- ing and Land, Leslie-street, Motherwell.	1874	26	467	2,548	6
147	Newarthill Co-operative, Newarthill, Motherwell	1887	212	8,893	653	7
132	Newmains and Cambusnethan Co-operative, Newmains.	1885	320	16,525	483	8
145	Newton Co-operative, Newton, near Glasgow	1886	280	11,109	395	9
120	Parkhead and Westmuir Economical, 22 and 24, Westmuir-street, Parkhead, Glasgow.	1831	432	15,289	1,169	10
40	Parkhead Co-operative, 545, Great Eastern-road, Parkhead.	1864	244	8,197	355	11
125	Plains Co-operative, Store, Plains, Airdrie	1883	131	6,369	453	12
159	Possil Park Co-operative, Society, Limited, 18, Balmore-street, Possil Park, Glasgow.	1890	245	6,292	210	13
157	Rawyards Co-operative, Rawyards, Airdrie	1890	161	7,495	554	14
110	Rigside Provident Co-operative, Rigside, Douglas	1879	52	1,424	260	15
103	Rutherglen New Co-operative Victualling and Baking, 40, Main-street, Rutherglen.	1883	397	20,232	415	16
71	St. George's Co-operative, 244, St. George's- road, Glasgow.	1871	4,850	118,147	7,428	17
169	St. Mango Working Men's Club, Limited, 155, Greendyke-street, Glasgow.	1893	40	15	-	18
8	St. Rollox Co-operative, 151 and 153, Glebe- street, Barony, Glasgow.	1860	1,167	28,790	1,243	19
154	Scotstown and Whiteinch Co-operative Society, 1111, Dumbarton-road, Whiteinch.	1889	211	7,060	417	20
56	Scottish Co-operative Wholesale, 119, Paisley- road, Glasgow.	1868	278	3,124,450	349,653	21
118	Shettleston Co-operative, 2, Gladstone-place, Shettleston.	1882	775	26,200	2,044	22
60	Skaterigg Co-operative, Skaterigg, by Maryhill, Glasgow.	1869	312	13,539	1,354	23
17	Springburn Co-operative, 500, Springburn-road, Glasgow.	1836	186	4,345	546	24
127	Stonefield Independent Co-operative, Blantyre	1884	283	12,569	880	25
152	Strathaven Beaming Society, Strathaven	1886	330	9	57	26
57	Strathaven Co-operative, Barn-street, Strathaven	1867	262	6,523	960	27

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	171	-	918	-	-	573	-	-	Amount of shares.
2	1,122	-	2,350	-	3,183	1,371	1,850	41	Nil.
3	1,065	-	1,204	-	173	1,189	562	-	Nil.
4	28	3	-	-	-	238	520	-	Nil.
5	229	-	845	-	191	447	850	-	Three-fourths of shares.
6	80	-	136	-	-	355	2,950	-	Nil.
7	457	-	1,355	-	-	3,053	-	-	Nil.
8	871	-	2,573	-	662	3,387	-	-	Three-fourths of shares.
9	452	-	1,710	-	1,331	932	956	4	Nil.
10	855	35	2,002	-	-	2,169	-	-	Two - thirds of shares.
11	327	88	858	-	1,293	674	1,258	10	Two - thirds of shares.
12	261	-	1,070	-	451	184	1,584	-	Nil.
13	323	-	648	-	108	392	277	4	Nil.
14	283	-	1,197	-	134	1,027	-	-	Three-fourths of shares.
15	120	-	147	-	-	237	-	-	Nil.
16	453	-	3,216	-	-	516	1,163	-	Amount of shares.
17	10,162	3,099	11,957	-	8,702	8,216	9,191	284	Nil.
18	-	-	-	-	-	-	-	-	Nil.
19	1,869	65	2,893	-	372	1,842	1,808	-	A fortnight's cre- dit.
20	383	-	792	-	293	773	-	8	To 15s. per 1l. of shares.
21	72,256	1,214	96,050	-	48,974	144,081	640,327	-	One month's credit.
22	1,316	-	4,018	-	4,856	1,960	4,140	31	Nil.
23	429	-	1,963	-	2,982	312	4,505	-	Nil.
24	397	-	392	-	-	749	-	-	Seven-eighths of shares.
25	549	1	31	-	497	-	-	-	Groceries, nil; drapery two - thirds of shares.
26	-	-	-	-	-	179	100	-	Nil.
27	352	-	751	-	2,228	3,424	-	-	Nil.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	LANARKSHIRE— <i>continued.</i>			£.	£.	
103	Tarbrax Co-operative, Cobbinshaw - - -	1891	95	5,328	453	1
134	Temperance Halls Co-operative Building, Chapel- street, Hamilton.	1885	45	450	3,901	2
149	The Overtown Co-operative, Overtown, Wishaw	1887	163	6,525	540	3
148	The West of Scotland Householders' Co-opera- tive Building, 40, Union-street, Glasgow.	1887	114	1,196	12,248	4
14	Tollcross Co-operative, Rosebery-place, Tollcross	1861	444	19,066	1,478	5
24	Uddingston Co-operative, Old Mill-road, Uddingston.	1861	299	11,333	1,133	6
(1) 168	United Co-operative Baking Societies' Employés Bonus Investment, 12, Macneil-street, Glas- gow.	1892	159	-	-	7
139	West Benhar Co-operative, 1, West Benhar, Harthill.	1885	556	14,360	1,893	8
156	Wishaw Co-operative Society, Main-street, Wishaw.	1890	190	5,986	280	9
	LINLITHGOWSHIRE :					
10	Armada Co-operative, West Main-street, Arma- dale.	1873	518	25,763	2,432	10
1	Bathgate Co-operative, 7A, Gideon-street, Bath- gate.	1859	688	28,830	4,012	11
2	Bo'ness Co-operative, South-street, Bo'ness -	1861	1,126	39,235	4,093	12
11	Broxburn Co-operative, Greendykes-road, Brox- burn.	1879	1,096	49,883	4,361	13
9	Crofthead Co-operative, Sheephouse-hill, Croft- head, Fauldhouse.	1873	491	20,976	2,669	14
13	Holygate Co-operative, Holygate, Broxburn -	1888	244	8,774	1,085	15
8	Uphall Co-operative, Loanfoot, Uphall - - -	1872	115	3,279	411	16
	PEEBLES-SHIRE :					
3	Innerleithen Co-operative, Chapel-street, Inner- leithen.	1851	290	13,793	1,816	17
4	Peebles Co-operative, Greenside, Peebles - -	1872	415	18,101	2,817	18
2	Walkerburn Co-operative, Walkerburn, Peebles -	1863	284	18,924	2,857	19
	PERTHSHIRE :					
5	Abernethy Co-operative, Abernethy - - -	1853	120	1,450	188	20
10	Aberuthven Co-operative, Aberuthven - - -	1870	66	1,551	146	21
15	Auchterarder Co-operative Baking, Ruthven Wynd, Auchterarder.	1874	278	1,854	168	22
6	Auchterarder Co-operative Provident, Townhead, Auchterarder.	1866	181	3,796	850	23
2	Auchterarder Feus Co-operative, Feus, Auchter- arder.	1802	178	3,460	405	24
17	Blackford Co-operative, Mrs. Anderson's Build- ings, New-street, Blackford.	1876	59	1,104	276	25

(1) No profit and loss account kept.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	233	2	841	-	-	263	-	-	Nil.
2	140	-	63	-	-	995	2,796	-	Nil.
3	281	-	1,047	-	-	1,117	-	-	Three-fourths of shares.
4	1,548	-	-	-	-	1,890	10,849	-	Nil.
5	1,120	91	2,805	-	1,188	802	6,947	-	Nil.
6	696	3	1,498	-	739	3,721	-	-	Three-fourths of shares.
7	-	26	-	-	-	711	-	-	Nil.
8	842	-	2,488	-	1,117	3,129	148	-	Nil.
9	299	-	824	-	253	884	31	-	Three-fourths of shares.
10	1,295	-	4,025	-	7,417	11,272	-	-	To amount of shares.
11	1,556	-	4,307	-	4,934	11,570	57	14	No limit.
12	3,040	225	5,349	-	3,880	13,024	1,022	3	Three-fourths of shares.
13	2,307	393	8,560	-	-	8,355	-	-	Two-thirds of shares.
14	1,241	-	3,267	-	4,701	1,211	6,992	-	Nil.
15	601	39	1,401	-	753	2,491	39	-	To amount of shares.
16	291	-	358	-	62	1,277	8	-	Three-fourths of shares.
17	371	10	2,085	-	3,310	3,144	1,507	-	Three-fourths of shares.
18	913	2	2,864	-	432	3,881	2,315	-	18s. per 14. share.
19	839	209	3,057	-	4,066	5,826	-	-	Three-fourths of shares.
20	142	-	165	-	50	100	50	-	Nil.
21	64	-	200	-	-	89	147	-	Nil.
22	120	-	278	-	-	197	151	-	Fortnight's credit.
23	263	-	455	-	-	1,393	414	-	To amount of shares.
24	153	-	395	-	-	1,527	-	-	Fortnight's credit.
25	72	-	89	-	-	154	-	-	To amount of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
PERTSHIRE— <i>continued.</i>						
				£.	£.	
20	Blairgowrie Co-operative, 26, High-street, Blairgowrie.	1884	168	5,090	403	1
11	City of Perth Co-operative, Co-operative Buildings, Scott-street, Perth.	1871	3,302	125,115	16,156	2
16	Crieff Co-operative, Alligan Buildings, Crieff	1875	249	4,149	912	3
4	Deanston Co-operative, Deanston, by Stirling	1862	77	1,743	115	4
21	Dunblane Co-operative, Lochy House, Perth-road, Dunblane.	1885	204	6,459	789	5
12	Dunning Co-operative, Thorn Tree-square, Dunning.	1871	70	627	118	6
9	Muthill Co-operative Provident, Muthill	1869	157	2,901	168	7
13	Perth Co-operative Coal, 283, High-street, Perth	1873	902	5,905	270	8
19	Perth Working Men's Building, 153, South-street, Perth.	1883	23	223	2,110	9
RENFREWSHIRE:						
4	Barrhead Co-operative, Main-street, Barrhead	1861	1,740	56,634	7,988	10
19	Barrhead Co-operative Building and Land, Gertrude-place, Barrhead.	1872	32	195	3,136	11
25	Bridge of Weir Co-operative, Bridge of Weir	1873	195	7,132	913	12
3	Busby Co-operative, Busby	1861	387	17,090	756	13
7	Cathcart Co-operative, New Cathcart	1862	117	3,242	91	14
41	Firth of Clyde Co-operative, 80, Shore-street, Greenock.	1892	89	1,743	92	15
32	Greenock Central Co-operative, 10, Mearns-street, Greenock.	1880	1,309	39,028	4,277	16
30	Greenock East End Co-operative, 18, East Crawford-street, Greenock.	1875	424	16,707	2,757	17
13	Greenock Industrial Co-operative, 5, Arthur-street, Greenock.	1870	392	9,920	1,339	18
16	Howood Co-operative, Howood	1872	84	4,051	375	19
18	Hurlet and Nitshill Co-operative, Newton-place, Nitshill.	1872	219	8,494	1,468	20
11	Johnstone Co-operative, 61, High-street, Johnstone.	1866	1,022	38,214	5,110	21
20	Kilbarchan Co-operative, New-street, Kilbarchan	1872	393	16,400	1,322	22
15	Linwood Co-operative, 32, Napier-street, Linwood.	1871	171	9,971	461	23
23	Lochwinnoch Co-operative, High-street, Lochwinnoch.	1873	108	2,411	211	24
36	Newton Mearns Co-operative, Main-street, Newton Mearns.	1886	193	5,983	283	25
10	Paisley Co-operative Manufacturing, 114, Causeyside-street, Paisley.	1862	1,306	52,527	20,650	26
9	Paisley Equitable Co-operative, 38, Great Hamilton-street, Paisley.	1858	1,124	39,042	2,605	27

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	345	-	610	-	-	373	970	-	To amount of shares.
2	8,225	2	15,890	-	-	42,760	4,608	350	Fortnight's credit.
3	434	-	457	-	-	441	-	-	To two-thirds of shares.
4	90	9	202	-	-	127	21	-	15s. per 1l. share (discretionary).
5	274	-	879	-	792	489	1,563	-	Nil.
6	59	-	37	-	-	127	-	-	Three-fourths of shares.
7	115	-	266	-	-	114	-	-	To extent of 2 l.
8	1,416	-	386	-	1,342	1,572	-	4	One month's credit.
9	43	-	27	-	-	293	1,790	-	Nil.
10	869	368	7,097	-	23,401	5,102	27,481	108	Nil.
11	158	50	58	-	-	-	2,450	-	Nil.
12	346	-	919	-	-	1,773	-	-	To amount of shares.
13	881	159	2,457	-	4,207	1,093	4,621	6	To amount of shares.
14	140	-	330	-	-	154	289	-	To amount of shares.
15	132	-	182	-	43	222	-	-	Half of shares.
16	3,564	-	4,228	-	235	4,181	4,553	-	Half of shares.
17	1,053	-	1,694	-	-	2,124	2,858	13	Three-fourths of shares.
18	636	-	1,069	-	-	1,897	-	-	Three-fourths of shares.
19	108	-	477	-	-	1,254	-	-	Three-fourths of shares.
20	414	-	1,225	-	1,034	513	2,386	11	Amount of shares.
21	2,835	858	5,149	-	5,968	3,087	13,094	26	Three-fourths of shares.
22	893	-	1,878	-	3,032	4,739	960	20	Nil.
23	428	87	1,512	-	1,933	669	1,863	22	Three-fourths of shares.
24	129	15	146	-	139	966	-	-	Nil.
25	293	247	1,108	-	1,023	750	822	-	Two-thirds of shares.
26	5,233	4	1,966	-	4,220	18,497	31,041	-	Limit not defined.
27	2,759	-	4,582	-	3,762	2,498	10,185	-	58 per cent. of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	RENFREWSHIRE— <i>continued.</i>			£.	£.	
21	Paisley Livingstone Co-operative Building, 139, George-street, Paisley.	1872	76	150	2,445	1
2	Paisley Provident Co-operative, 140, George-street, Paisley.	1860	3,882	125,430	14,323	2
8	Pollokshaws Co-operative, 65, Harriet-street, Pollokshaws.	1864	400	13,468	376	3
37	Port Glasgow Co-operative, 59, Fore-street, Port Glasgow.	1886	431	13,476	1,932	4
31	Port Glasgow Provident Co-operative, 16, Princes-street, Port Glasgow.	1879	540	12,826	1,796	5
39	Ralston Gardens Association, 1, Kilnside-street, Paisley.	1891	59	34	—	6
22	Renfrew Equitable Co-operative, Church-street, Renfrew.	1873	340	18,148	1,357	7
28	Renfrew Working Men's Investment and Building, 6, Blythswood-road, Renfrew.	1875	90	274	8,692	8
(¹) 42	Scottish Co-operative Convalescent Seaside Homes Society Limited, 4, Stow-place, Paisley.	1892	42	—	2,117	9
38	Scottish Co-operative Farming Association, Househill Farm, Hurlet.	1886	287	10,491	11,135	10
6	Thornliebank Co-operative Building, Thornliebank	1861	396	17,393	870	11
29	Underwood Co-operative Coal Company, Underwood-street, Paisley.	1872	195	12,568	51	12
26	United Co-operative Baking, 12, Macneil-street, Glasgow.	1869	52	135,140	15,245	13
	ROXBURGHSHIRE:					
1	Hawick Co-operative Store Company, 69, High-street, Hawick.	1839	3,165	122,977	12,795	14
2	Jedburgh Co-operative Store Company, Port House, Exchange-street, Jedburgh.	1866	498	13,923	2,041	15
6	Kelso Co-operative Store, 3, Union-street, Kelso	1875	157	3,402	413	16
4	Riccarton Junction Co-operative, Riccarton Junction, Hawick.	1870	43	1,660	245	17
	SELKIRKSHIRE:					
9	Galashiels Co-operative Coal, North British Railway Station, Galashiels.	1887	655	3,369	65	18
3	Galashiels Co-operative Store, 1, Roxburgh-street, Galashiels.	1842	1,448	45,109	6,117	19
4	Galashiels Waverley Co-operative Store Company, Channel-street, Galashiels.	1867	1,400	55,568	7,679	20
10	Scotch Tweed Manufacturing Society, Ettrick Mills, Selkirk.	1890	361	18,063	5,849	21
1	Selkirk Co-operative Store Company, 7, West Port, Selkirk.	1846	625	23,074	2,882	22
7	Selkirk Equitable, Union Buildings, Selkirk	1880	265	8,860	1,530	23

(¹) No business done.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	59	-	-	4	-	675	1,760	-	Nil.
2	9,307	-	15,272	-	15,378	12,361	47,255	381	85 per cent. of shares.
3	499	-	1,891	-	-	1,743	-	-	To extent of 17s. 6d. per £. of shares (drapery only).
4	1,093	1	1,318	-	561	1,516	2,576	-	Three-fourths of shares.
5	1,336	105	1,747	-	1,500	1,060	2,752	-	Nil.
6	-	-	-	20	-	-	-	65	Nil.
7	1,355	2	2,303	-	2,622	1,989	4,037	25	75 per cent. of share capital.
8	127	523	365	-	-	1,308	7,019	-	Nil.
9	9	87	-	-	-	67	-	-	Nil.
10	4,490	1	17	-	-	4,746	6,469	-	Nil.
11	902	-	2,241	-	8,012	1,670	9,763	-	To within 2l. of amount of shares.
12	2,186	3	1,111	-	583	1,315	2,657	-	One month's credit.
13	16,977	45	11,422	-	4,480	13,212	59,697	8	One month's credit.
14	8,761	44	17,150	-	-	42,428	4,544	-	Three-fourths of shares.
15	585	329	2,505	-	-	6,747	355	-	Half of shares.
16	279	-	353	-	1,912	738	1,348	-	To extent of 5l.
17	104	-	192	-	25	244	-	-	95 per cent. of shares.
18	508	5	194	-	-	855	-	-	To amount of shares.
19	4,324	-	5,149	-	396	17,174	3,906	-	Three-fourths of shares.
20	4,666	160	7,891	-	3,088	23,621	512	-	To amount of shares.
21	1,941	6	831	-	-	11,263	7,252	-	One month's credit.
22	1,737	3	3,623	-	575	6,393	2,758	-	To amount of shares.
23	749	-	1,528	-	-	2,548	1,479	-	To amount of shares.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab- lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
	STIRLINGSHIRE :			£.	£.	
11	Alva Co-operative Baking, Stirling-street, Alva.	1847	714	6,957	423	1
1	Alva Co-operative Bazaar, Cobden-place, Alva -	1845	770	19,812	3,802	2
9	Bainsford and Grahamston Baking, Dalderse- avenue, Grahamston.	1847	1,117	10,591	296	3
19	Bannockburn Co-operative, Society Buildings, Main-street, Bannockburn.	1830	656	23,642	3,587	4
10	Bonnybridge Co-operative, Bonnybridge, by Denny.	1883	594	27,301	2,851	5
34	Bridge of Allan Co-operative, 10 and 11, Allan Bank Buildings, Bridge of Allan.	1883	88	3,388	241	6
16	Cambusbarron Co-operative, Brae, Cambusbarron	1864	165	6,499	1,090	7
15	Camelon Co-operative, Burnside-terrace, Camelon, near Falkirk.	1857	508	25,891	3,643	8
24	Carron Co-operative, Carron, Larbert - -	1871	194	9,170	872	9
20	Carronhall and Kinnaid Co-operative Provision, Carronhall.	1861	226	3,020	255	10
22	Carronshore Baking Company, Carronshore -	1853	244	5,695	649	11
25	Denny and Dunipace Co-operative, Stirling- street, Denny.	1872	621	26,602	2,174	12
35	Falkirk Building, 2, Park-terrace, Falkirk -	1887	687	4,612	22,189	13
13	Grahamston and Bainsford Co-operative, 160, Grahamston, by Falkirk.	1861	1,367	57,529	4,886	14
29	Grangemouth Co-operative Building and Invest- ment, Grange-place, Grangemouth.	1867	143	2,546	7,756	15
14	Grangemouth Co-operative, Grange-place, Grangemouth.	1864	833	36,874	3,233	16
6	Kilsyth Co-operative, 80, Main-street, Kilsyth -	1862	235	10,203	304	17
33	Larbert Co-operative, Main-street, Larbert -	1882	239	6,765	1,118	18
23	Laurieston Co-operative, Laurieston, Falkirk -	1871	219	8,586	510	19
17	Lennoxtown Friendly Victualling, Main-street, Lennoxtown.	1812	189	8,454	811	20
27	Longcroft Co-operative, Longcroft, Bonnybridge, by Denny.	1873	212	7,088	449	21
26	Milngavie Co-operative, Bank-place, West End, Milngavie.	1873	267	11,380	197	22
21	*Ochilvale Co-operative Provision Store Com- pany, 97, Stirling-street, Alva.	1866	226	4,538	*	23
7	Redding Co-operative, Redding Muirhead New Store, by Polmont.	1861	1,286	58,536	3,588	24
28	Skinflats Co-operative, Bloomfield House, Skinflats.	1875	176	9,555	736	25
3	Slamannan Co-operative, Main-street, Slam- annan, near Falkirk.	1861	1,763	67,693	8,777	26
12	Stenhousemuir East Baking, Stenhousemuir, Larbert.	1847	616	5,814	433	27
4	Stenhousemuir Equitable Co-operative, Sten- housemuir, Larbert.	1861	481	17,349	3,732	28
32	Stirling Co-operative, 38, Cowane-street, Stirling	1880	1,133	26,181	3,707	29

* Profit and loss account not kept. Trade accounts, therefore, cannot be filled up.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not ; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	076	11	1,724	-	500	6,510	-	-	Amount of shares.
2	1,311	174	2,647	-	2,500	8,855	307	34	Nil.
3	511	-	2,138	-	-	4,447	-	-	Three-fourths of shares.
4	2,356	169	3,377	-	3,064	10,442	-	-	Four - fifths of shares.
5	1,362	-	4,016	-	1,365	8,224	-	-	Three - fourths of shares.
6	169	-	438	-	152	235	159	-	Two - thirds of shares.
7	315	37	1,006	-	1,004	1,657	993	-	Three - fourths of shares.
8	2,031	10	3,613	-	100	9,077	2,633	-	Three - fourths of shares.
9	409	12	1,220	-	187	1,548	414	-	Three - fourths of shares.
10	323	-	895	-	-	979	-	-	Three - fourths of shares.
11	141	-	897	-	-	424	-	-	Amount of shares.
12	1,522	-	3,877	-	1,872	8,395	952	-	Three - fourths of shares.
13	136	660	896	-	-	20,210	-	-	Nil.
14	3,077	-	6,888	-	2,127	22,070	279	-	Three - fourths of shares.
15	37	313	858	-	-	3,575	2,876	-	Nil.
16	2,314	4	5,107	-	-	18,134	346	12	Three - fourths of shares.
17	202	8	1,451	-	-	654	-	-	To extent of 14. 17s. 6d. per 2l. share.
18	355	-	802	-	453	4,060	-	-	Three-fourths of shares.
19	351	-	1,330	-	960	2,543	65	-	Half of shares.
20	449	-	855	-	504	1,326	1,204	2	Three-fourths of shares.
21	240	-	1,201	-	538	3,124	-	-	One-half of shares.
22	268	-	2,029	-	1,618	1,732	-	-	To amount of shares.
23	*	23	-	-	32	1,449	-	-	To amount of shares.
24	2,446	969	12,047	-	20,952	31,770	-	-	To amount of shares, less 10s.
25	408	-	1,674	-	5,743	6,461	100	-	To 16-20ths of shares.
26	3,835	3	3,961	-	6,302	3,165	13,459	-	To amount of shares.
27	222	171	1,274	-	1,413	3,684	-	-	Three-fourths of shares.
28	1,150	57	2,057	-	1,143	8,987	-	31	Nine - tenths of shares.
29	1,687	-	4,009	-	578	7,090	-	-	Nil.

SUMMARY.

COUNTY.	Number of Societies making Returns.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in- Trade at End of Year.	
SCOTLAND:					
			£.	£.	
ABERDEENSHIRE - - - - -	3	647	10,949	4,452	1
ARGYLSHIRE - - - - -	1	173	4,691	866	2
AYRSHIRE - - - - -	29	13,032	393,767	51,747	3
BANFFSHIRE - - - - -	2	686	11,216	1,413	4
BERWICKSHIRE - - - - -	1	86	1,776	291	5
BUTESHIRE - - - - -	1	110	2,700	300	6
CAITHNESS-SHIRE - - - - -	2	1,614	23,264	4,191	7
CLACKMANNANSHIRE - - - - -	10	6,374	183,832	28,474	8
DUMBARTONSHIRE - - - - -	13	7,642	283,984	58,654	9
DUMFRIES-SHIRE - - - - -	4	1,793	38,132	4,584	10
EDINBURGHSHIRE - - - - -	28	33,600	1,159,503	113,162	11
FIFESHIRE - - - - -	37	15,556	458,666	54,942	12
FORFARSHIRE - - - - -	22	22,899	452,929	54,527	13
HADDINGTONSHIRE - - - - -	5	2,182	112,155	38,472	14
INVERNESS-SHIRE - - - - -	1	127	3,942	1,022	15
KINCARDINESHIRE - - - - -	1	344	4,390	872	16
KINROSS-SHIRE - - - - -	3	913	39,996	4,124	17
LANARKSHIRE - - - - -	88	45,066	4,685,255	535,022	18
LINLITHGOWSHIRE - - - - -	7	4,278	176,740	19,063	19
PEEBLES-SHIRE - - - - -	3	989	50,818	7,490	20
PERTHSHIRE - - - - -	15	6,034	165,487	23,074	21
RENFREWSHIRE - - - - -	31	16,095	685,720	114,173	22
ROXBURGHSHIRE - - - - -	4	3,863	141,962	15,494	23
SELKIRKSHIRE - - - - -	6	4,754	154,043	24,122	24
STIRLINGSHIRE - - - - -	29	15,969	512,871	82,409	25
TOTAL, SCOTLAND - - -	346	204,826	9,758,788	1,242,940	26
(2 Societies made no Returns.)					
[1 Society being wound-up.]					

SUMMARY.

	Trade Charges.	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Societies giving Credit.	Societies not giving Credit.
			Profit.	Loss.		Share Capital.	Loan Capital.			
	£.	£.	£.	£.	£.	£.	£.	£.		
1	830	80	1,007	-	-	3,904	800	-	2	1
2	282	-	433	-	6	618	737	-	1	-
3	20,152	2,578	48,896	-	95,996	157,434	53,749	396	18	11
4	1,003	41	925	-	1,662	1,936	80	-	2	-
5	116	4	237	-	-	417	-	-	1	-
6	190	-	417	-	180	661	-	-	1	-
7	1,859	247	1,805	-	589	9,293	1,020	9	2	-
8	11,222	765	30,979	-	45,835	107,330	4,493	186	9	1
9	17,229	280	42,642	-	45,929	91,378	83,601	383	9	4
10	2,386	29	5,051	-	2,001	11,736	1,192	-	3	1
11	78,361	1,866	157,033	10	158,808	270,918	57,850	118	17	11
12	23,700	3,492	71,239	-	80,827	149,065	9,274	19	26	11
13	26,204	2,065	60,623	-	18,578	120,302	8,093	5	18	4
14	4,043	1,212	13,953	-	5,050	10,080	33,188	11	4	1
15	463	-	157	-	-	306	163	-	1	-
16	695	-	60	-	-	920	300	-	-	1
17	2,067	34	6,688	-	5,693	14,483	100	-	2	1
18	165,149	6,648	298,899	20,414	169,047	364,668	836,408	1,324	49	39
19	10,331	657	27,267	-	21,747	49,200	8,118	17	6	1
20	2,123	221	8,006	-	7,808	12,851	3,822	-	3	-
21	11,815	11	20,336	-	2,184	49,756	9,714	354	11	4
22	59,301	2,555	74,604	24	82,133	91,181	246,588	685	21	10
23	9,729	373	20,200	-	1,937	50,157	6,247	-	4	-
24	13,925	174	19,216	-	4,059	61,854	15,907	-	6	-
25	28,363	2,621	72,296	-	53,107	200,827	23,787	79	25	4
26	491,538	25,953	983,029	20,448	803,776	1,831,875	1,405,231	3,526	241	105

IRELAND.

(a) Denotes that no Return has been received for the year 1893.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at end of Year.	Sales of Goods.	Stock-in-Trade at end of Year.	Trade Charges.	
				£.	£.	£.	
2	Inchicore Co-operative, Inchicore, co. Dublin.	1859	195	12,021	686	669	1
7	Suffolk Co-operative, Dunmurry, co. Antrim.	1868	77	3,537	129	143	2
8	St. Simon Stocks' Provident, 44 York-street, Dublin.	1854	95	2,748	-	-	3
10	Shamrock Co-operative Store, Blarney, co. Cork.	1873	58	2,472	120	103	4
(a)11	Greenore Co-operative, Greenore, co. Louth.	1879	-	-	-	-	5
16	Balbriggan Industrial and Provident, Balbriggan, co. Dublin.	1881	31	702	99	76	6
17	Lisburn Working Peoples' Co-operative, now called the Lisburn Co-operative Society, 38 Bridge-street, Lisburn, co. Antrim.	1882	120	4,362	414	321	7
(a)23	Laurencetown Co-operative, The Point, Laurencetown, co. Dublin.	1887	-	-	-	-	8
(a)25	National Co-operative Society of Belfast, 4 Divis-street, Belfast.	1888	-	-	-	-	9
26	Belfast Co-operative, 128 Shank-hill-road, Belfast.	1889	397	6,348	448	525	10
(a)28	Drumcollogher Co-operative Dairy, Drumcollogher, co. Limerick.	1889	-	-	-	-	11
30	Doneraile Co-operative, Doneraile, co. Cork.	1889	95	1,980	250	48	12
(a)34	Flaxworks Society, 41 York-street, Belfast.	1890	-	-	-	-	13
35	Ballynahill Co-operative Dairy, Ballynahill, co. Limerick.	1890	81	4,484	24	96	14
36	Lombardstown Co-operative Dairy, Lombardstown, Mallow, co. Cork.	1890	38	6,785	14	130	15
37	Shanagolden Co-operative Dairy, Shanagolden, co. Limerick.	1890	74	5,376	36	136	16
(a)39	Castlemahon Co-operative Dairy, Castlemahon, Newcastle West, co. Limerick.	1890	-	-	-	-	17
40	Granagh Co-operative Dairy, Granagh, Ballinleena, co. Limerick.	1890	24	5,852	6	97	18
42	Liscarrol Co-operative Dairy, Liscarrol, co. Cork.	1890	40	5,240		112	19
44	Ardpatrick Co-operative Dairy, Ardpatrick, Kiltinaue, co. Limerick.	1890	50	11,205	6	176	20
45	Bulgaden Co-operative Dairy, Bulgaden, co. Limerick.	1890	-	8,066	11	132	21

IRELAND.

	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at end of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
		Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	
1	-	989	-	181	1,524	-	-	No.
2	-	312	-	107	147	-	-	Yes; fortnightly.
3	85	-	-	2,499	2,337	-	-	-
4	-	48	-	290	92	-	-	Yes; to amount of their shares.
5	-	-	-	-	-	-	-	-
6	-	22	-	2	69	-	-	Half of share capital.
7	-	206	-	1,081	1,107	-	-	Yes; to amount of withdrawable capital.
8	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-
10	-	365	-	424	764	162	-	No.
11	-	-	-	-	-	-	-	-
12	-	90	-	195	334	130	-	Yes; to amount of their share capital.
13	-	-	-	-	-	-	-	-
14	-	6	-	195	614	87	-	No.
15	-	330	-	400	475	74	-	No.
16	-	1	-	168	785	213	-	No.
17	-	-	-	-	-	-	-	-
18	-	179	-	86	289	316	-	No.
19	-	-	185	13	488	394	-	No.
20	-	397	-	523	545	-	-	No.
21	-	111	-	375	419	-	-	-

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at end of Year.	Sales of Goods.	Stock-in-Trade at end of Year.	Trade Charges.	
46	Feenagh Co-operative Dairy, Feenagh, Charleville, co. Limerick.	1891	40	£. 5,917	£. 14	£. 94	1
47	Newcastle West Co-operative Dairy, Newcastle West, co. Limerick.	1891	17	3,196	-	105	2
48	Ardagh Co-operative Dairy, Ardagh, co. Limerick.	1891	89	7,294	41	172	3
49	Labasheeda Co-operative Dairy, Labasheeda, co. Clare.	1891	42	2,315	20	111	4
50	Kilcorney Co-operative Dairy, Rathcoole, Banteer, co. Cork.	1891	45	3,398	31	108	5
52	Glin Co-operative Dairy, Glin Dairy Factory, Glin, co. Limerick.	1891	55	3,331	31	130	6
53	Clounacagh Co-operative Dairy, Clounacagh, Ballingarry, co. Limerick.	1891	44	5,329	16	120	7
54	Charlesfort Provident, Charlesfort, Kells, co. Meath.	1891	49	1,003	118	49	8
(a) 55	Glenwilliam Co-operative Dairy, The Downs, Ballingarry, co. Limerick.	1891	-	-	-	-	9
56	Milford Co-operative Dairy, Milford, co. Carlow.	1891	57	2,336	18	167	10
58	Londonderry Equitable Co-operative, 59 Strand-road, Londonderry.	1891	-	1,131	148	121	11
59	Fenagh Co-operative, Fenagh, Bagenalstown, co. Carlow.	1892	102	2,703	400	58	12
60	Coolcullen Co-operative Dairy, Coolcullen, co. Kilkenny.	1891	84	2,549	11	163	13
61	Grange Co-operative Dairy, Grange, Holycross, Kilmallock, co. Limerick.	1892	46	12,125	40	214	14
62	Doneraile Co-operative Dairy, Doneraile, co. Cork.	1892	71	5,288	9	217	15
63	Kildysart Co-operative Dairy, Kildysart, co. Clare.	1891	52	1,613	9	64	16
(a) 65	Cooraclare Co-operative Dairy, Cooraclare, co. Clare.	1891	-	-	-	-	17
66	Athea Co-operative Dairy, Athea, co. Limerick.	1891	50	1,820	8	79	18
68	Skibbereen Co-operative Dairy, Skibbereen, co. Cork.	1892	43	3,047	22	117	19
69	Ballyhemon Co-operative Dairy, Ballyhemon, co. Kilkenny.	1892	71	1,964	2	140	20
70	Glen of Aherlow Co-operative Dairy, Rossadrihid Bausba, co. Tipperary.	1892	68	5,711	-	108	21
(a) 71	Derrynallicka Co-operative Dairy, Derrynallicka Labasheeda, co. Clare.	1892	-	-	-	-	22
(a) 72	Knockmore Co-operative Dairy, Knockmore, Kilmihill, co. Clare.	1892	-	-	-	-	23

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893. 173

	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at end of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
		Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	
1	-	104	-	1,001	339	-	-	No.
2	-	-	78	130	342	250	-	No.
3	-	7	-	201	884	544	-	No.
4	-	40	-	156	273	420	-	-
5	-	-	28	250	350	373	-	No.
6	-	45	-	20	380	431	-	No.
7	-	219	-	929	372	-	-	No.
8	-	14	-	77	92	-	-	No.
9	-	-	-	-	-	-	-	-
10	-	41	-	228	417	660	-	Yes; one month.
11	-	68	-	134	180	-	-	Yes; three-fourths of share capital.
12	6	126	-	67	224	-	-	No.
13	-	22	-	21	822	76	-	-
14	-	397	-	411	1,298	-	-	-
15	-	34	-	205	882	750	-	No.
16	-	28	-	49	149	145	-	No.
17	-	-	-	-	-	-	-	-
18	-	-	77	54	464	140	-	No.
19	-	-	-	13	410	-	-	No.
20	-	-	190	2	386	281	-	-
21	-	185	-	683	320	-	-	-
22	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at end of Year.	Trade Charges.
73	Limerick Co-operative, Edwards'-street, Limerick.	1892	824	£. 1,377	£. 494	£. 163
(a)74	Castlecomer Co-operative Dairy, Castlecomer, co. Kilkenny.	1862	-	-	-	-
75	Lissarda Co-operative Dairy, Lissarda, Crookstown, co. Cork.	1892	40	2,649	14	99
(a)76	Timoleague Co-operative Dairy, Timoleague, co. Cork.	1892	-	-	-	-
77	Irish Co-operative Agency, Limerick, co. Limerick.	1893	16	43,991	64	1,126
(a)78	East Muskerry Co-operative Dairy, Coolmackee, Crookstown, co. Cork.	1893	-	-	-	-
79	Mullinahone Co-operative Dairy, Mullinahone, co. Tipperary.	1893	57	3,101	25	12
80	Ballypatrick Co-operative Dairy, Ballypatrick Clonmel, co. Tipperary.	1893	31	2,036	6	74
(a)81	Elton Co-operative Dairy, Elton, Knocklong, co. Limerick.	1893	-	-	-	-
(a)82	Kilmallock People's Butter Making, Chapel Height, Kilmallock, co. Limerick.	1893	-	-	-	-
(a)83	Morning Star, Gormanstown, co. Limerick.	1893	-	-	-	-
(a)84	Chapelizod Road Co-operative, Chapelizod, co. Dublin.	1893	-	-	-	-
(a)85	Windgap Co-operative, Windgap, co. Kilkenny.	1893	-	-	-	-
TOTAL, IRELAND - - -			3,338	207,002	3,790	6,563

Number of Societies making Returns, 39.
(18 Societies made no Returns.)
[Including 6 Societies registered in 1893.]
(7 Societies give credit.)
(24 Societies do not give credit.)

INDUSTRIAL AND PROVIDENT SOCIETIES, 1893. 175

	Interest and Profit on Invest- ments.	Balance on Year's Transactions.		Invest- ments other than in Trade.	Working Capital at end of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
		Profit.	Loss.		Share Capital.	Loan Capital.		
	£	£.	£.	£.	£.	£.	£.	
1	50	-	98	757	755	445	-	No.
2	-	-	-	-	-	-	-	—
3	-	37	-	59	446	2	-	—
4	-	-	-	-	-	-	-	—
5	-	-	156	1,503	138	542	-	No.
6	-	-	-	-	-	-	-	—
7	-	4	-	101	266	-	-	No.
8	-	-	62	10	252	101	-	No.
9	-	-	-	-	-	-	-	—
10	-	-	-	-	-	-	-	—
11	-	-	-	-	-	-	-	—
12	-	-	-	-	-	-	-	—
13	-	-	-	-	-	-	-	—
14	141	4,427	872	13,560	20,330	6,526	-	

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

R E P O R T S

OF THE

CHIEF REGISTRAR

OF

FRIENDLY SOCIETIES

For the Year ending 31st December 1893.

*(Pursuant to 34 & 35 Vict., c. 31, s. 17; 38 & 39 Vict., c. 60, s. 10; and 39 & 40
Vict., c. 45, s. 25.)*

PART C.

APPENDIX (M.)—TRADE UNIONS.

*Ordered, by The House of Commons, to be Printed,
20 March 1894.*

L O N D O N :

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REPORTS OF THE CHIEF REGISTRAR OF FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

PART C.

APPENDIX (M.)

(The TRADE UNION ACTS, 1871 and 1876.)

RETURNS to the REGISTRAR, in pursuance of 34 & 35 Vict. cap. 31.

THE following Abstract gives the names and addresses of the registered Trade Unions, showing those which have, and those which have not, made returns according to law; and, with regard to the former, the amount of their funds on 31st December 1892, and on 31st December 1893, their income and expenditure for the year 1893, and the number of their members:—

TRADE UNIONS, 1893.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Estab-lishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expendi- ture for 1893.	Number of Members.
			£.	£.	£.	£.	
1	Operative Bricklayers' Society, 46, Southwark Bridge-road, London, S.E., Surrey.	1848	41,306	47,627	42,344	36,023	22,253
2	Warehousemen's Philanthropic Society, 34 Chapel-street, Leeds-road, Bradford, Yorkshire.	1850	1,239	1,260	194	173	108
3	United Society of Boiler Makers and Iron and Steel Ship Builders, Lifton House, Easting-ton-road, Newcastle-on-Tyne, Northumberland.	1834	194,071	172,553	104,119	125,637	38,238
* 5	Bradford Stuff Maker-up Pro-vident Society, 11 Union-street, Bradford, Yorkshire.	1843	1,337	1,161	1,270	1,446	155
8	Amalgamated Society of Railway Servants of England, Ireland, Scotland, and Wales, Club Union Buildings, Clerkenwell-road, London, E.C., Middlesex.	1871	120,827	122,871	33,628	36,584	33,826
11	Associated Trimming Weavers' Society of Leek, 6 Chorley-street, Leek, Staffordshire.	"	1,443	1,346	266	363	242
21	Power Loom Carpet Weavers' Mutual Defence and Provident Association, 127 Mill-street, Kidderminster, Worcestershire.	1866	11,229	11,202	2,303	2,240	1,384
22	Rossendale Amalgamated Woollen Block Printers' Trade Society, Brougham Hall, Waterfoot, Manchester, Lancashire.	1860	1,853	1,801	222	274	131
† 23	Amalgamated British Seamen's Protection Society, Trafalgar Coffee Tavern, Leaman-street, Whitechapel, E., Middlesex.	1868	5	—	—	5	—

* This Trade Union, from the Annual Return, appears to be engaged in some business.
† Registry cancelled, 1894.

REPORTS OF THE CHIEF REGISTRAR OF

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
24	Silk Dressers' Trade Society, Trafford Inn, Trafford-street, Rochdale, Lancashire.	1869	336	172	849	1,013	313
26	Durham County Colliery Engine-men's and Boiler Menders' Mutual Aid Society, 26 Western-hill, Framwellgate, Durham.	1872	1,902	2,178	1,868	1,582	1,597
27	Printers and Transferrers' Amalgamated Trades' Protection Society, Star Inn, Queen-street, Burslem, Staffordshire.	1870	1,368	1,395	274	247	461
28	London and Counties Labour League, 12a Lewisham High-road, Deptford, Kent.	1872	4,874	4,498	5,045	5,421	8,900
31	Yorkshire Miners' Association, Huddersfield-road, Barnsley, Yorkshire.	1858	183,826	24,156	129,087	263,757	55,000
33	Manchester, Salford, and surrounding Townships' Milk Dealers' Protection Society, 65 Worcester-street, Higher Broughton, Manchester, Lancashire.	1871	302	296	205	211	285
37	Pattern Card Makers' Society, 39 Bloom-street, Manchester, Lancashire.	1865	1,695	1,929	1,032	698	417
38	Amalgamated Labour League, near the Buck Inn, Hempton, Fakenham, Norfolk.	1872	150	163	27	23	51
43	Durham Miners' Association, 16 North-road, Durham.	1869	36,861	40,665	104,906	100,602	50,000
47	Barge Builders' Trade Union, Bricklayers' Society's Rooms, 46 Southwark Bridge-road, London, S.E., Surrey.	1872	1,077	1,094	682	665	400
48	Liverpool Operative Ship Painters' Association, 20 Queen Anne street, Liverpool, Lancashire.	"	1,165	1,121	859	903	855
54	General Labourers' Amalgamated Union, 31 Great Barlow-street, Marylebone, London, W., Middlesex.	"	1,116	2,061	2,098	1,153	2,742
61	Mersey Ship Joiners' Association, 107 Brownlow Hill, Liverpool, Lancashire.	1853	98	65	135	168	350
62	Amalgamated Society of Carpenters and Joiners, 95 Brunswick-street, Ardwick Green, Manchester, Lancashire.	1860	79,010	79,449	109,881	109,442	40,996
64	Amalgamated Society of Tailors, 8 Caxton Buildings, Booth-street, Piccadilly, Manchester, Lancashire.	1868	8,188	9,453	28,552	27,287	16,087
74	Amalgamated Society of House Decorators and Painters, Club Union Buildings, Clerkenwell-road, London, E.C., Middlesex.	1873	2,631	2,944	4,652	4,339	4,526
79	National Association of Operative Plasterers, 12 Dartmouth-street, Westminster, S.W., Middlesex.	1860	4,772	5,776	27,600	6,596	7,707
80	London Saddle and Harness Makers' Trade Protection Society, 6 Upper St. Martin's-lane, London, W.C., Middlesex.	1872	2,427	2,133	367	661	685

* An item of 1951. 12s. 3d. has not been included, being amount of assets omitted to be brought forward from 1892 Return.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

5

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
84	Permanent Amalgamated Farriers' Protection Society, Prince Albert Tavern, Wharfedale-road, King's Cross, London, W.C., Middlesex.	1872	2,027	3,392	2,736	1,371	589
91	London Wood and Tin Packing Case Makers' Trade Society, Barley Mow Inn, Erroll-street, Whitecross-street, London, E.C., Middlesex.	"	339	373	659	625	366
93	Amalgamated Association of Operative Cotton Spinners, Self-Autor Minders, and Twiners of Lancashire and adjoining Counties, 3 Blossom-street, Manchester, Lancashire.	1870	79,189	56,902	*119,633	141,920	19,327
†97	Borough and District of Brighton Licensed Victuallers' Protection Society, 7 Prince Albert-street, Brighton, Sussex.	1873	-	-	-	-	-
106	West Bromwich, Oldbury, Tipton, Coseley, and Bradley Amalgamated Association of Miners, Miners' Hall, Great Bridge, Tipton, Staffordshire.	"	2,485	2,582	1,425	1,328	1,510
108	Stone Carvers' Trade Association, Green Man Inn, St. Martin's-lane, London, W.C., Middlesex.	1872	471	502	111	80	142
114	East London Painters' Trade Union, George the Fourth Inn, Ida-street, Poplar, E., Middlesex.	1854	1,279	900	439	808	473
118	Card Setting Machine Tenters' Society, Beehive Inn, King Cross-lane, Halifax, Yorkshire.	1873	750	736	283	297	202
119	Association of Operative Cotton Spinners of Preston and its Vicinity, Spinners' Institute, Clark-yard, Church-street, Preston, Lancashire.	1836	830	455	3,192	3,567	635
120	London Paper Stainers' Benevolent Society and Trade Union, White Horse Inn, Finsbury-street, Aldersgate-street, London, E.C., Middlesex.	1861	565	469	106	202	113
121	Bristol, West of England, and South Wales Operatives' Trade and Provident Society, 3 Albion-place, Cumberland-road, Bedminster, Bristol, Gloucestershire.	1873	4,060	4,243	7,223	7,030	6,500
133	Amalgamated Society of Silk Twisters, Black Swan Hotel, Sheep Market, Leek, Staffordshire.	1866	2,215	2,317	328	226	164
136	Huddersfield and Dewsbury Power Loom Tuners' Mutual Improvement Association, Friendly and Trade Societies Club, Northumberland-street, Huddersfield, Yorkshire.	1861	1,077	1,162	273	188	247
137	United Vellum and Parchment Makers of Great Britain, Crown and Cushion Inn, Page's-walk, Bermondsey, S.E., Surrey.	1874	255	388	191	58	79
138	Amalgamated Society of Engine Drivers and Stokers, King John's Head Inn, Southwark-street, Southwark, S.E., Surrey.	1873	371	356	155	170	126

* Includes 15,003l. 18s. 6d. "from other sources, including loans," but no loans appear in the liabilities of balance sheet.

† The Secretary states that "the whole of the books and papers have been destroyed by fire which prevents the Annual Return being made."

REPORTS OF THE CHIEF REGISTRAR OF

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
144	Steam Engine Makers' Society, Market - buildings, 17 Thomas-street, Manchester, Lancashire.	1824	29,879	29,315	17,034	17,598	6,328
153	Amalgamated Society of Kitchen Range, Stove Grate, Gas Stove, Hot Water, Art Metal, and other Smiths and Fitters connected with the above trades, Rose Inn, Mount-street, Nottingham.	1872	620	574	332	378	223
154	National Agricultural Labourers' Union, 2 Priory-terrace, Leamington, Warwickshire.	"	1,451	479	1,549	2,521	14,746
158	Amalgamated Society of Railway Wagon and Carriage Makers, Wheelwrights, and Carpenters, Aekroyd-street, Higher Openshaw, Manchester, Lancashire.	1873	831	855	272	248	194
162	Oldham Association of Power Loom Overlookers, Bath Hotel, 93 Union-street, Oldham, Lancashire.	1870	370	577	430	223	173
175	Amalgamated Society of Tin and Iron Plate Workers, and Gas Meter Makers, London, White Swan Inn, Temple-street, Whitefriars, London, E.C., Middlesex.	1827	1,390	1,651	1,634	1,873	740
180	Perseverance Society of Carpenters and Joiners, Barnsbury Hall, Barnsbury-street, Islington, London, N., Middlesex.	1860	54	102	236	188	393
182	Durham Coke Men and Labourers' Association, 1 Allergate-terrace, Durham.	1874	383	191	1,753	1,945	2,659
183	Skelmersdale District Miners' Association, Miners' Committee Rooms, Liverpool-road, Skelmersdale, Lancashire.	"	2,036	122	2,491	4,405	1,693
187	North Wales Quarrymen's Union, 7 Market-street, Carnarvon.	"	3,273	1,418	970	*2,325	4,346
190	General Union of Operative Carpenters and Joiners, 39 Elizabeth-street, Liverpool, Lancashire.	1827	1,251	2,078	6,302	5,476	6,177
181	Huddersfield Warehousemen's Provident Society, Friendly and Trade Societies' Club, 9 Northumberland-street, Huddersfield, Yorkshire.	1875	337	378	68	27	86
193	Amalgamated Society of Mill Sawyers and Wood Cutting Machinists, Black Boy Inn, Groat Market, Newcastle-on-Tyne, Northumberland.	1866	2,285	2,403	3,484	3,366	2,378
204	Birmingham and Midland Counties Grocers' Protection and Benevolent Association, 83 Colmore-row, Birmingham, Warwickshire.	1874	1,491	1,528	232	195	188
210	Northumberland Miners' Mutual Confident Association, 17 Picton-place, Newcastle-on-Tyne, Northumberland.	1863	25,509	30,679	18,226	13,056	17,367
211	Wear Drillers and Hole Cutters' Society, Temperance Institute, 40 Forster-street, Monkwearmouth, Durham.	1874	1,406	1,491	153	68	193

* Of this, 1,3414 is not accounted for.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

7

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
219	Amalgamated Society of Tanners, Three Legs Inn, Lowerhead-row, Leeds, Yorkshire.	1872	566	651	609	424	608
229	Cumberland Miners' Association, 77 Senhouse-street, Maryport, Cumberland.	"	785	253	10,185	10,717	3,699
230	London Operative Zinc Workers' Society, Tolmers-square Institute, 153 Drummond-street, Euston-square, London, N.W., Middlesex.	1853	460	490	136	106	87
232	British United Hammermen and Forge Furnacemen's Society, Victoria Inn, Newgate-street, Newcastle-on-Tyne, Northumberland.	1872	106	197	607	516	500
236	Huddersfield, Bradford, Barnsley, and District Dyers' Association, Trade and Friendly Societies' Club, Northumberland-street, Huddersfield, Yorkshire.	"	237	229	672	680	765
240	Blackburn District of the Amalgamated Beamers, Twisters, and Drawers' Association, 1 Clayton-street, Blackburn, Lancashire.	1866	559	305	542	796	460
243	Bradford Pressers' Early Closing and Philanthropic Association, Odd Fellows' Hall, Thornton-road, Bradford, Yorkshire.	1876	1,350	1,514	222	58	175
245	Amalgamated Society of Operative Lace Makers, 16 Pembridge-place, Mount-street, Nottingham.	1874	14,613	18,594	10,406	6,425	3,461
248	Iron and Steel Dressers' Trade Society, Millstone Inn, 67 Thomas-street, Oldham-street, Manchester, Lancashire.	1860	2,216	1,936	2,112	2,392	956
250	South London Society of Operative Plasterers, St. George's Tavern, Lambeth-road, Southwark, S.E., Surrey.	1876	10	10	34	34	23
251	Northumberland Dock Lodge of the Trimmers and Teemers' Association, Black Bull Inn, Wallsend, Howdon, Northumberland.	1871	276	335	148	89	339
255	Durham Deputy Overmen's Mutual Aid Association, British Workmen's Hall, Durham.	1876	198	467	888	*619	921
264	Union Society of the Miners of Rhosllanerchrugog and its Neighbourhood, Public Hall, Hall-street, Rhos, Ruabon, Denbighshire.	1877	276	1	271	546	1,093
270	National Federation of Enginemen's Protective Associations, 76 Office-street, Littleburn, Durham.	1873	38	44	78	72	7,555
272	Progressive Union of Cabinet Makers, 279 Old-street, London, E.C., Middlesex.	1865	334	200	661	785	362
277	Bradford, Halifax, and Keighley Steam Sawyers, Saw Sharpeners, Planing and Moulding Machine Workers' Society, Central Coffee Tavern, Westgate, Bradford, Yorkshire.	1861	860	827	222	265	151

* Of this, 474 appears to be not accounted for.

REPORTS OF THE CHIEF REGISTRAR OF

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
278	London Coachmakers' Trade Union, White Hart, 17 Windmill-street, Tottenham Court-road, London, W., Middlesex.	1843	762	837	518	443	201
280	South Yorkshire District Steam Enginemens' Protection Association, 8 Chilton - street, Barnsley, Yorkshire.	1859	2,930	1,874	951	2,007	538
284	Portsmouth and Gosport Licensed Victuallers' Protection and Benevolent Society, 76 New-road, Landport, Hampshire.	1839	624	616	320	328	214
287	Quarrymen's Trade Association, Mechanics' Institute, Windy Nook, Durham.	1850	960	1,127	238	80	281
289	North Yorkshire and Cleveland Miners' Association, 17 Ruby-street, Saltburn-by the-Sea, Yorkshire.	1872	1,538	1,067	2,851	3,322	3,674
290	Friendly Associated Male and Female Card and Blowing Room Operatives' Association of Mossley and Neighbourhood, 18 Stanford - road, Mossley, Lancashire.	1875	495 (Defy.)	87	4,604	4,022	1,226
292	Amalgamated Society of Dyers, &c., Barry's Hall, 9 Barry-street, Bradford, Yorkshire.	1878	1,764	1,471	2,671	2,964	2,669
294	Hull United Butchers' Association, Hide Market, Finkle-street, Hull, Yorkshire.	"	13 (Defy.)	12	58	33	110
295	London Society of Lithographic Printers, Farringdon Hotel, Farringdon-street, London, E.C., Middlesex.	1869	848	624	1,991	2,215	621
298	United Order of General Labourers of London, King's Head Inn, Tenison-street, Belvedere-road, Lambeth, S.E., Surrey.	1878	393	745	692	340	1,300
301	West Yorkshire Enginemens' Mutual Protection Association, 6 Long Acre, Castleford, Yorkshire.	1872	752	675	335	412	214
302	Amicable Society of Woolstaplers, Cross Keys' Inn, Worcester-street, Kidderminster, Worcestershire.	1831	697	780	194	111	54
306	Miners' Improvement Benefit Society, Hindley District, Red Lion Inn, 9 Ladies-lane, Hindley, Lancashire.	1878	1,221	561	1,964	2,624	1,392
309	Amalgamated Association of Pressmen, Welsh Harp Inn, Temple - lane, London, E.C., Middlesex.	1834	695	618	481	558	368
310	North of England Sailors and Sea-going Firemen's Friendly Association, Central Coffee Tavern, High - street, West Sunderland, Durham.	1879	276	341	496	431	460
313	Westminster and Pimlico Branch of the London Tailloresses' Trade Union, 2 Chapter-street, Westminster, S.W., Middlesex.	"	16	8	43	51	45
315	Durham Colliery Mechanics' Association, 24 Western Hill, Durham.	"	358	333	2,576	2,601	1,919

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 9

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
316	London Society of Compositors, 7, 9 St. Bride-street, Ludgate-circus, London, E.C., Middlesex.	1785	21,704	23,764	24,225	22,165	10,151
317	National Enginemen's Protection Association, Church House, Church-street, Dewsbury, Yorkshire.	1879	322	247	54	* 129	55
318	Amalgamated Society of Watermen and Lightermen of the River Thames, 19 St Mary-at-Hill, London, E.C., Middlesex.	1872	† 386	533	1,396	1,249	2,500
321	Silverdale Hive Lodge of the North Stafford Amalgamated Association of Miners, Temperance Hall, Silverdale, Staffordshire.	1880	100	53	1,044	1,181	390
322	Operative Cotton Spinners and Self-Actor Minders' Association, 12 Corporation-street, Accrington, Lancashire.	1856	337	274	1,208	1,271	279
323	Amalgamated Society of Boot and Shoe Makers, 7 Burton-crescent, London, W.C., Middlesex.	"	2,718	2,582	2,264	2,400	5,057
332	Metropolitan Trade Society of Operative Plasterers, Eldon Chambers, 30 Fleet-street, London, E.C., Middlesex.	"	799	850	438	387	339
335	General Union of Braziers and Sheet Metal Workers, Astley Arms Tavern, Great Ancoats, Manchester, Lancashire.	1861	1,484	1,533	2,932	2,884	1,200
338	Hull Seamen and Marine Firemen's Amalgamated Association, 1 Railway-street, Hull, Yorkshire.	1881	2,093	1,021	818	1,890	804
339	Alliance Cabinet Makers' Association, 72 Finsbury-pavement, London, E.C., Middlesex.	"	1,870	928	10,075	11,017	4,814
340	Rochdale Male and Female Card and Blowing Room and Ring Spinners' Association, 6 Clothier-street, Rochdale, Lancashire.	"	399	450	1,885	1,834	1,412
342	Bristol Association of Working Women, 27 Queen's-square, Bristol, Gloucestershire.	"	25	26	20	19	23
346	Liverpool Operative Plasterers' Trade, Accident, and Burial Society, Mr. Princes', 110 Pembroke-place, Liverpool, Lancashire.	"	187	(?) 206	102	63	63
347	United Pointsmen's and Signalmen's Mutual Aid and Sick Society, 5 Ramwell-street, Bolton, Lancashire.	1880	387	451	396	332	596
348	Associated Society of Locomotive Engineers and Firemen, 44 Park-square, Leeds, Yorkshire.	"	26,488	32,485	13,105	7,108	7,016
351	Liverpool Shipwrights' Trade and Friendly Association, Free Church Rooms, Russell-street, Liverpool, Lancashire.	1844	1,575	1,463	1,313	1,425	1,287

* Of this, a sum of 16l. is not accounted for.

† This is a corrected amount.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£	£.	£.	
357	Amalgamated Union of Clothiers' Operatives, 25 Park-square, Leeds, Yorkshire.	1881	160	141	67	86	104
359	Amalgamated Protective and Provident Society of Women working in Trades in Oxford, 4 New Inn Hall-street, Oxford.	"	144	153	44	35	80
366	Pride of Bamfurlong Miners' Provident Benefit Society, Bamfurlong Hall Hotel, Bamfurlong, Wigan, Lancashire.	"	284	40	1,565	1,809	400
367	Ashton, Haydock, Bolton, &c., Miners' Trade Union, Coffee Tavern, Bradshawgate, Bolton, Lancashire.	1882	231	889	18,481	17,823	12,460
369	Society of Women Employed in Shirt, Collar, and Under-linen Making, 2 Clerkenwell-road, London, E.C., Middlesex.	1875	43	43	11	11	23
373	London Amalgamated Hammermen's Society, George Inn, George-street, Southwark, S.E., Surrey.	1844	432	365	301	268	172
375	Liverpool Operative House Painters' Old Society, 8 Russell-street, Liverpool, Lancashire.	1882	2,025	2,341	1,204	888	1,381
380	London Central Association of House Decorators and Painters, City of Hereford Inn, Cleveland-street, London, W., Middlesex.	1864	216	265	99	50	247
381	Perseverance Cabinet Makers' Association, Crown Inn, #4 Cleveland-street, London, W., Middlesex.	1882	215	203	84	96	48
385	London Tin Canister and Tinmen's Trade Society, Bell Tavern, Church-row, Houndsditch, London, E., Middlesex.	1883	240	227	105	118	73
387	Pride of Golborne Lodge, Miners' Trade Union, Railway Hotel, Golborne, Lancashire.	"	66	15	492	543	228
389	Chorley and District Power Loom Overlookers' Association, 5 Fazakerley-street, Chorley, Lancashire.	1878	208	239	114	83	87
393	Amalgamated Electro-Plate Operatives' Mutual Aid and Protection Society, 97 Newhall-street, Birmingham, Warwickshire.	1872	1,437	1,411	356	382	261
395	Amalgamated Society of General Toolmakers and Machinists, 92 Ravenhurst-street, Birmingham, Warwickshire.	"	1,496	1,142	2,620	2,974	1,731
396	West Riding of Yorkshire Power Loom Weavers' Association, 9 Northumberland-street, Huddersfield, Yorkshire.	1881	937	935	1,243	1,295	4,000
398	Manchester and District Association of Warp Dressers, 11 Gooch-street, Clayton, Manchester, Lancashire.	1882	250	349	167	68	175
401	Northumberland Colliery Mechanics' Mutual Protection Association, 107 High-street, Sunderland, Durham.	1875	884	1,063	418	239	532

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

11

Register Number.	NAME AND REGISTERED OFFICE.	Year of Etab-lishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expendi- ture for 1893.	Number of Members.
			£.	£.	£.	£.	
402	Friendly Society of Ironfounders of England, Ireland, and Wales, 200 New Kent-road, Southwark, S.E., Surrey.	1809	44,813	34,933	50,343	59,723	15,050
404	London Stereotypers and Electrotypers' Society, Welsh Harp Tavern, Essex-street, Whitefriars, London, E.C., Middlesex.	1864	931	925	263	269	274
405	Tailors' and Outfitters' Assistants' Mutual Association, Crown Hotel, 43 Charing Cross-road, London, W.C., Middlesex.	1883	623	831	526	318	287
406	Carriage Straighteners' Society, Green Dragon Inn, Park-street, Nottingham.	1884	420	423	111	108	56
407	United Operative Plumbers' Association of Great Britain and Ireland, 167 Islington, Liverpool, Lancashire.	1865	5,065	5,752	12,453	11,766	6,873
414	Operative Glovers' Society, Union Inn, Carden-street, Worcester.	1884	914	1,013	133	34	176
415	Amalgamated Tape Sizors' Friendly Protection Society, Town Hall Inn, Ashton-under-Lyne, Lancashire.	1860	178	165	83	96	147
416	Nottinghamshire Miners' Association, 129 Nottingham-road, New Basford, Nottinghamshire.	1880	13,794	17,070	*25,912	33,880	18,835
†417	Signalmen's United Aid and Sick Society, Commercial Hotel, North Bierly, Low Moor, Yorkshire.	1883	58	54	16	30	36
424	Amalgamated Society of Engineers, 89 Stamford-street, London, S.E., Surrey.	1851	214,344	197,454	205,214	282,104	73,528
425	Amalgamated Union of Cabinet Makers, 78 Empress-road, West Derby, Liverpool, Lancashire.	1833	1,476	1,319	3,269	3,426	1,406
426	Birmingham Operative Brass Cock Finishers' Trade, Sick, and Dividend Society, Engine Tavern, Great Hampton-row, Birmingham, Warwickshire.	1880	459	486	89	55	48
428	Leicester and Leicestershire Amalgamated Hosiery Union, Exchange-buildings, Rutland-street, Leicester.	1885	122	34 (Defy.)	3,407	3,563	3,860
429	Blackburn Power Loom Weavers' Protection Society, 3 Union-street, Blackburn, Lancashire.	"	2,353	1,410	2,145	3,088	2,950
430	Bradford and District Overlookers' Provident Society, 3 The Grove, Shelf, Halifax, Yorkshire.	1862	2,409	2,785	609	293	414
431	Borough of Portsmouth and Gosport Cattle Dealers and Master Butchers' Association, 22 Chetwynd-road, Southsea, Hampshire.	1879	151	146	47	52	81
432	National Union of Boot and Shoe Operatives, 17 Silver-street, Leicester.	1874	40,285	46,363	31,202	25,124	41,274

* Includes 4,337l. 18s. 4d. "loans borrowed from various places," but no loans appear in the liabilities of balance sheet.

† Amalgamated with the United Pointsmen's and Signalmen's Mutual Aid and Sick Society, Reg. No. 347 T. U., 1894.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
436	Amalgamated Society of French Polishers, Red Lion Inn, Portland-street, Berwick-street, London, W., Middlesex.	1878	327	96	420	661	270
437	Amalgamated Society of Silk Pickers, Black Swan Hotel, Sheep Market, Leek, Staffordshire.	1884	562	644	240	153	201
438	United Association of Milk Dealers, Club Room behind the Albert Hotel, New Bridge-street, Kelghley, Yorkshire.	1883	41	42	15	14	20
439	National Union of Life Assurance Agents, 132 Great Ancoats-street, Manchester, Lancashire.	1886	112	290	943	765	1,442
444	City of Liverpool Horse Shoers' Friendly Society, Odd Fellows' Hall, St. Anne-street, Liverpool, Lancashire.	1881	165	129	109	135	60
445	Nelson and District Association of Warp Dressers, Forest-street, Nelson, Lancashire.	1886	784	1,018	343	109	526
44	National Amalgamated Society of Operative House and Ship Painters and Decorators, 12 Camp-street, Lower Broughton, Manchester, Lancashire.	"	7,226	8,180	9,581	8,627	5,927
447	Warwickshire Miners' Association, Collycroft, Bedworth, Nuneaton, Warwickshire.	1885	3,107	915	6,566	8,756	4,137
448	Portsmouth Dairymen's Protection Association, Magnet Tavern, Gratham-street, Portsea, Hampshire.	1886	164	162	23	25	41
450	Hotel Employers' Society, 158, 160 Shaftesbury-avenue, London, W.C., Middlesex.	"	815	920	890	785	1,104
453	Nottingham Lace Manufacturers' Association, Clumber Chambers, Thurland-street, Nottingham.	1869	225	273	401	263	76
457	Journeyman Hatters' Fair Trade Union of Great Britain and Ireland, 124 Blackfriars-road, London, S.E., Surrey.	1859	2,907	2,469	4,269	4,707	1,319
459	Vellum Account Book Binders' Trade Society, 17 Devonshire-square, Bishopsgate-street, London, E.C., Middlesex.	1823	361	* 68	508	801	391
460	Pelsall District Miners' Association, 3 Westbourne-street, Walsall, Staffordshire.	1887	2,120	599	9,041	10,562	3,553
461	Rochdale Operative House Painters' Association, 2 Crook-street, John-street, Rochdale, Lancashire.	1856	680	677	186	189	160
462	Amalgamated Society of Lithographic Artists, Designers, and Writers, Copperplate and Wood Engravers, 6 Pall Mall, Manchester, Lancashire.	1885	1,168	1,235	640	573	490
464	Oldham Provincial Card and Blowing Room Operatives' Association, 108 Union-street, Oldham, Lancashire.	"	461	1,341	25,695	24,815	11,042

* Other liabilities at this date amounted to 4954. 19s. 2d.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

13

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
465	Amalgamated Society of Lace Pattern Readers, Correctors, Press and Plano Punchers, 16 Pembridge-place, Mount-street, Nottingham.	1887	348	332	197	213	160
466	Coalville and District Miners' Association, Station Inn, Swannington, Leicestershire.	"	4,917	1,062	5,916	9,781	2,859
467	Nottingham and District Off Licenses Association, Black Swan Hotel, Goose Gate, Nottingham.	1882	188	201	80	67	309
470	Friendly Society of Operative Stoneasons of England, Ireland, and Wales, 28 John-street, Bedford-row, London, W.C., Middlesex.	1833	8,901	13,687	23,582	19,796	16,683
471	Yeadon, Guiseley, and District Factory Workers' Union, Mission Room, New Scarborough, Yorkshire.	1887	281	291	161	161	402
472	Associated Iron and Steel Workers of Great Britain, 6 Paradise-terrace, Darlington, Durham.	"	5,820	6,173	3,848	3,495	7,350
473	National Union of Quarrymen, 1 John-street, Enderby, Leicestershire.	"	279	194	640	725	1,033
474	National Society of Lithographic Artists, Designers, Writers, Draughtsmen, and Copperplate and Wood Engravers, 35 Clerkenwell-road, London, E.C., Middlesex.	1886	456	338	513	636	283
475	Amalgamated Society of Lithographic Printers of Great Britain and Ireland, 50 Upper Brook-street, Chorlton-on-Medlock, Lancashire.	1880	1,197	1,641	4,470	4,026	2,537
477	Liverpool and Birkenhead French Polishers' Association, Clarence Hall, 34 Clarence-street, Liverpool, Lancashire.	1885	323	360	162	125	76
479	Rossendale and surrounding District Quarrymen's Association, Co-operative Assembly Room, Stacksteads, Manchester, Lancashire.	1886	600	1,022	594	172	1,276
480	Amalgamated Trade Society of Fancy Leather Workers, White Swan Inn, Temple-street, London, E.C., Middlesex.	1887	429	481	229	177	290
482	Newport (Mon.) Shipwrights' Society, Tradesmen's Hall, Hill-street, Newport, Monmouthshire.	1852	289	255	83	127	83
483	Dock, Wharf, Riverside, and General Labourers' Union of Great Britain and Ireland, 425 Mile End-road, London, E., Middlesex.	1887	8,775	5,706	9,877	12,946	14,000
484	National Federation of Blast Furnacemen, 26 Borough-road, West, Middlesbrough, Yorkshire.	1882	124	279	792	*637	1,893
486	St. Helens Association of Colliery Enginemmen, 8 George-street, St. Helens, Lancashire.	1884	1,167	866	250	551	164

* A sum of 947. not accounted for.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
487	National Amalgamated Sailors and Firemen's Union of Great Britain and Ireland, 182 Camberwell New-road, London, S.E., Surrey.	1887	463 (Defy.)	2,243 (Defy.)	13,523	15,303	15,000
491	No. 1 Lodge, Miners' Glory, Salop District of the Midland Counties Federation, Oxford Hotel, Oakengates, Shropshire.	1888	*307	126	1,896	2,077	954
496	Cardiff, Penarth, and Barry Coal Trimmers' Protection and Benefit Association, 42 Mount Stuart-square, Cardiff, Glamorganshire.	"	890	1,088	786	588	1,123
†496	London Printing Machine Managers' Trade Society, Printers' Hall, Bartlett's-passage, Holborn, London, W.C., Middlesex.	"	6,121	75,981	3,263	3,403	1,590
497	South Wales, Monmouthshire, and Gloucestershire Tin Plate Workers' Union, Refuge Chambers, Alexandra Buildings, High-street, Swansea, Glamorganshire.	"	743	827	9,363	9,299	‡
498	Monmouthshire and South Wales District Miners' Association, a branch of the Miners' Federation of Great Britain, 23 London-street, Maindee, Newport, Monmouthshire.	1887	847	201	1,799	2,445	3,059
499	Amalgamated Slaters and Tilers of England Provident Society, Northumberland Arms, Prudhoe-street, Newcastle-on-Tyne, Northumberland.	1885	305	461	437	281	722
§ 500	Carpenters and Joiners' Protection Society, White Swan, 48 Ida-street, Poplar, E., Middlesex.	1888	60	80	27	7	31
502	Hull Journeymen Brass Founders and Finishers' Society, Foresters' Hall, Charlotte-street, Hull, Yorkshire.	1848	1,294	1,143	410	561	167
503	National Labour Federation, 100 High-street, Hartlepool, Durham.	1886	156	41	276	395	1,090
504	National Steel Workers' Association, Engineering, and Labour League, 14 Dixon-terrace, Darlington, Durham.	1888	88	52	642	628	1,069
505	Associated Shipwrights' Society, 3 St. Nicholas Buildings, Newcastle-on-Tyne, Northumberland.	1882	27,908	29,707	22,626	20,827	13,325
508	London Carmen's Trades Union, 17 and 18 King-street, Tower Hill, London, E., Middlesex.	1888	141	140	722	723	3,140
511	Kearsley, Clifton, Pendlebury, and Pendleton Miners' Association and Checkweigh Fund, Good Intent Lodge, Pendlebury, Shepherds' Arms, Pendlebury, Lancashire.	"	2,821	167 (Defy.)	7,501	10,489	3,138

* Great difficulty was found in reconciling returns for 1892 and 1893. The figures given do not agree with those sent for 1893, but are the best obtainable.

† Accounts stated to be in hands of professional accountants.

‡ Annual Return endorsed "No returns."

§ Dissolved, 1894.

|| Of this, a sum of 884, is not accounted for.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 15

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
513	London District of the Amalgamated Union of Operative Bakers and Confectioners, 7 Beryl-road, Hammersmith, W., Middlesex.	1861	589	629	2,298	2,258	2,125
515	Halifax and District Association of Warp Dressers, King's Head Inn, Cow Green, Halifax, Yorkshire.	1887	167	186	63	44	96
516	Grosvenor Society of House Painters and Decorators, Talbot Inn, Little Chester-street, Belgrave-square, London, S.W., Middlesex.	1865	153	161	61	53	148
517	Amalgamated Union of Operative Bakers and Confectioners of Great Britain and Ireland, 168 Camden-street, London, N.W., Middlesex.	1861	1,756	1,712	2,060	2,104	4,693
519	South Derbyshire Amalgamated Miners' Association, Stanhope Villa, Swadlincote, Burton-on-Trent, Derbyshire.	1888	2,863	*	6,705	9,568	1,707
521	London Braziers' Hand-in-Hand Society, Sir Ralph Abercrombie Inn, Charles-street, Hatton Garden, London, E.C., Middlesex.	1827	641	639	53	55	54
527	Shipwrights' Provident Union of the Port of London, 102 Gough-street, Stainsby-road, Poplar, E., Middlesex.	1824	7,911	6,598	2,160	3,473	1,274
528	Dalton and District United Workmen's Association, 19A, Chapel-street, Dalton-in-Furness, Lancashire.	1888	563	877	813	499	1,570
† 529	National Society of Amalgamated Brass Workers, 70 Lionel-street, Birmingham, Warwickshire.	1872	4,734	5,143	6,991	6,582	5,805
530	Burnley Miners' Association, Prosperity Lodge, Burnley Meadows' Inn, King-street, Burnley, Lancashire.	1889	1,976	795	10,012	11,193	2,480
531	National Union of Gas Workers and General Labourers of Great Britain and Ireland, 144 Barking-road, Canning Town, E., Essex.	"	4,644	6,217	10,115	8,542	30,793
532	National Amalgamated Union of Labour, 169 Westgate-road, Newcastle-on-Tyne, Northumberland.	"	4,777	4,405	13,702	14,074	21,634
534	Winsford Salt Makers' Association, Golden Lion Hotel, High-street, Winsford, Cheshire.	1853	3,369	2,834	1,035	1,570	1,587
538	Welsh Iron Founders' Trade Union, Welcome Coffee Tavern, High-street, Swansea, Glamorganshire.	1889	326	419	216	123	181
540	Manchester and Salford House Painters' Association, No.1 New, Cross Keys Inn, Cross-street, Swan-street, Manchester, Lancashire.	1876	252	232	86	106	60

* At end of year owed 3004.

† Return for year ending 3rd February 1894.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
542	United Kingdom Society of Amalgamated Smiths and Strikers, 69 Marsh-street, Barrow-in-Furness, Lancashire.	1886	2,366	2,440	3,404	3,330	2,133
545	Amalgamated Society of India-rubber Workers, 11 Moulton-street, Hulme, Manchester, Lancashire.	1890	141	169	187	159	352
*546	Bedstead Workmen's Association, 17 Stafford-street, Birmingham, Warwickshire.	1889	2,534	3,428	2,866	1,972	2,359
548	Amalgamated Society of Foremen Lightermen of the River Thames, Queen's Arms, Queen's-street, London, E.C., Middlesex.	"	690	965	411	136	276
549	Union of Saddlers, Harness Makers, Collar Makers, and Bridle Cutters, Falsstaff Hotel, Market-place, Manchester, Lancashire.	1868	561	781	339	169	849
550	Amalgamated Association of Tramway, Hackney Carriage Employees, and Horsemen in General, 2 John Dalton-street, Manchester, Lancashire.	1889	1,677	2,759	3,082	2,000	2,508
†551	International Federation of all Trades and Industries, Whittington and Cat Inn Church-row, Bethnal-Green, E., Middlesex.	"	20	31	26	16	58
553	National Amalgamated Labourers' Union of Great Britain and Ireland, 32 Arcade Chambers, Castle Arcade, Cardiff, Glamorganshire.	"	1,714	1,517	2,769	2,966	3,015
555	Amalgamated Builders' Labourers' Union of Great Britain and Ireland, Volunteer Inn, St. Peter's-street, Leeds, Yorkshire.	"	1,515	834	1,475	2,156	1,057
556	Amalgamated Society of Whitesmiths, Locksmiths, Bell-bangers, Domestic Engineers, Art Metal Workers, and General Iron and Pipe Fitters, Odd Fellows' Hall, St. Anne-street, Liverpool, Lancashire.	"	232	240	261	253	212
558	Non-Freemen of the River Thames Wharf, Dock and Canal Boatmen Labour Protection Society of Great Britain, George IV. Inn, Ida-street, Poplar, E., Middlesex.	1887	51	5	52	98	70
559	Birmingham and Midland District of the Amalgamated Union of Operative Bakers and Confectioners of Great Britain and Ireland, 97 Beccher-road, West Bromwich, Staffordshire.	1889	113	137	155	131	157
562	Association of Master Lightermen and Barge Owners, Port of London, 109 Fenchurch-street, London, E.C., Middlesex.	"	967	819	457	605	77 (Firms.)
563	National Amalgamated Coal Porters' Union of Inland and Sea-borne Coal Workers, Club and Institute Union Buildings, Clerkenwell-road, London, E.C., Middlesex.	"	211	333	2,197	2,075	—

* Return for the year ending 30th April 1894.

† Dissolved, 1894.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

17

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
564	Printers' Labourers' Union, 3 Racquet-court, Fleet-street, London, E.C., Middlesex.	1889	1,438	1,894	1,468	1,010	1,561
565	Northwich and District Amalgamated Society of Salt Workers, Alkali Workers, Mechanics, and General Labourers, Vine Tavern, Bull Ring, Northwich, Cheshire.	1888	2,701	2,740	844	806	1,182
567	Covent Garden Porters' Union, Lockhart's Cocoa Rooms, Covent Garden, London, W.C., Middlesex.	1889	262	326	198	134	283
568	Sunderland and District Society of Drillers and Cutters, Hat and Feather Hotel, Low-row, Bishopwearmouth, Durham.	"	161	176	87	72	120
569	London and District United Society of Drillers, Duke of Clarence Inn, Grundy-street, Poplar, E., Middlesex.	"	85	90	47	42	54
570	Mersey Quay and Railway Carters' Union, 35 Cazneau-street, Kirkdale, Liverpool, Lancashire.	"	3,476	4,052	2,898	* 2,322	3,298
571	Long Eaton and District Association of Operative Lace Makers, 25 Prince-street, Long Eaton, Derbyshire.	"	42	57	55	40	118
572	Downall Green, Ashton-in-Makerfield, Hinge-makers' Union, Village Club, Downall Green, North Ashton, Wigan, Lancashire.	"	97	139	88	46	100
573	General Railway Workers' Union, Eldon Chambers, 30 Fleet-street, London, E.C., Middlesex.	"	1,831	902	2,161	3,090	5,564
†574	Lodge No. 4, Miners' Defence, Salop District of the Midland Counties Federation, Royal Exchange Inn, Madeley, Shropshire.	1890	11	—	68	79	20
576	Millers' National Union, 34 Montgomery Terrace-road, Sheffield, Yorkshire.	1889	230	267	743	716	715
578	Scientific Instrument Makers' Trade Society, Sun Inn, 66 Long Acre, London, W.C., Middlesex.	1890	717	707	524	534	44½
579	International Tailors' Machinists and Pressers' Union, 1 Blakesley-street, Commercial-road, London, E., Middlesex.	"	2	3	34	33	155
580	United Society of Drillers and Hole Cutters of the Hartlepool District, Commercial Hotel, Middleton, Durham.	1889	‡	—	—	—	—
581	Federation of Salt Workers, Alkali Workers, Mechanics, and General Labourers, Oddfellows' Arms Inn, Wharton, Winsford, Cheshire.	1890	689	969	426	146	1,965
582	Amalgamated Society of Winders, Fillers, and Braid Makers, Black Swan Hotel, Sheep Market, Leek, Staffordshire.	1888	30	50	63	43	71

* Apparently 2517, unaccounted for.

† Dissolved, 1894.

‡ Too imperfect to publish.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
583	Amalgamated Society of Gas Workers, Brick Makers, and General Labourers, 115 Great Francis-street, Birmingham, Warwickshire.	1889	£. 960	£. 1,228	£. 1,037	£. 699	2,425
584	Milnrow Miners' Association, Perseverance Lodge, Milnrow, Entwistle Arms Inn, Milnrow, Lancashire.	"	120	37	510	593	154
585	National Association of Builders' Labourers, 8 Round-street, Rugby, Warwickshire.	"	1,128	1,358	1,800	1,570	1,938
586	United Builders' Labourers' Union, Alexandra Temperance Hall, Southwark Park-road, Southwark, S.E., Surrey.	"	758	745	2,256	2,269	5,427
587	Glass Painters' Union, Mortimer Arms Inn, 174 Tottenham Court-road, London, W.C., Middlesex.	"	240	240	169	169	122
588	Fret Lead Glaziers and Cutters' Union, Feathers Inn, 8 Warren-street, Fitzroy-square, London, W., Middlesex.	1890	160	135	121	146	97
589	Aspull District Miners' Association, Royal Hotel, New Springs, Aspull, Lancashire.	"	783	210	1,549	2,127	684
590	Kent and Essex Brickmasters and Flint Merchants' Protection Association, 47 Belvedere-road, Lambeth, S.E., Surrey.	"	318	301	236	253	26
591	London Clothiers' Cutters' Trade Union, Castle Tavern, 44 Commercial-road, London, E., Middlesex.	1889	501	516	224	209	520
592	Norfolk and Norwich Amalgamated Labour Union, 3, near the church, Aylmerton, Rough-ton, Norfolk.	1890	168	71	216	313	700
594	No. 6 Branch of the South Side Labour Protection League, Henry the Eighth Inn, Union-street, Borough, S.E., Surrey.	1889	171	188	60	43	60
595	Bristol Miners' Association, Chesterfield Villa, St. George's, Bristol, Gloucestershire.	1887	2,678	438	15,324	17,564	2,951
596	Lithographic Stone and Zinc Preparers' Society, Sun Dial, Goswell-road, London, E.C., Middlesex.	1889	133	158	97	79	112
597	Islington Society and North London Union of House Painters and Decorators, 14 Holloway-road, Holloway, N., Middlesex.	"	35	33	74	76	216
598	Universal Federation of House and Ship Painters and Painters' Labourers' Union, Prince of Teck Inn, Parker's-row, Dock-head, S.E., Surrey.	"	9	8	13	14	27
602	Trade Union of Carpenters and Joiners of London and District, Abbey Arms, Barking-road, Plaistow, E., Essex.	"	115	127	74	62	130
603	London United Wire Rope Makers and Fitters' Association, Union Tavern, Emmett-street, Limehouse, E., Middlesex.	"	49	67	16	8	33

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 19

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
604	Liverpool and District Dairymen's Association, 51 Ranelagh-street, Liverpool, Lancashire.	1890	£. 41	£. 46	£. 49	£. 44	59
605	South Durham and North Yorkshire Salt Makers' Association, Clarence Hotel, Port Clarence, Durham.	1889	203	246	222	179	865
607	National Amalgamated Society of Railway Wagon and Carriage Builders and Lifters, St. Columbus' Reading-room, Cardiff, Glamorganshire.	"	206	116	50	140	260
608	Labour Protection League, Old Justice Inn, Bermondsey Wall, Bermondsey, S.E., Surrey.	"	-	-	-	-	-
614	Upper Mersey Watermen and Porters' Association, Union Hall, 3 St. John-street, Run-corn, Cheshire.	"	139	260	417	296	706
616	London and Counties Trade Society of House Painters and Decorators, White Swan Inn, Salisbury-court, Fleet-street, London, E.C., Middlesex.	"	*	-	-	-	-
†618	Norwich United Clickers and Rough Stuff Cutters' Mutual Benefit Society and Trade Union, 22 Horn's-lane, Ber-street, Norwich, Norfolk.	"	164	176	54	43	38
619	Association of Foremen and Clerks of the Docks, Wharves, and Warehouses of London, Wesleyan Schools, Cable-street, St. George's-in-the-East, London, E., Middlesex.	"	161	157	62	56	145
620	Amalgamated Type-founders' Trade Society, Ironmongers' Arms Tavern, Lizard-street, St. Luke's, London, E.C., Middlesex.	"	213	217	128	124	224
621	East London Ropemakers' Union, 124 Mile End-road, London, E., Middlesex.	"	16	34	27	9	177
622	West End House Painters and Decorators' Trade Union, Adam's Arms Inn, Southampton-street, Fitzroy-square, London, W., Middlesex.	1890	17	53	86	50	235
624	Liverpool Warehouse Porters' Union, 88 Old Hall-street, Liverpool, Lancashire.	"	732	538	380	554	480
627	Amalgamated Protection Union of Hammermen, Enginemen, Machinemen, Helpers, and General Labourers, 7 Ida-street, Poplar, London, E., Middlesex.	"	18	11	251	258	500
628	Amalgamated Society of Engine Drivers and Firemen (both Land and Marine), 100 Abbott's-road, Poplar, London, E., Middlesex.	1889	326	329	503	500	360

* Accounts too imperfect to publish.

† Dissolved, 1894.

REPORTS OF THE CHIEF REGISTRAR OF

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
629	Rochester and District Associated Ship, Barge, Yacht, and Boat Builders, Mast Makers, Smiths, Joiners, Sail Makers, and Sawyers' Trade Union, Coffee Tavern, St. Margaret's Banks, Rochester, Kent.	1890	72	84	25	13	61
631	Independent Order of the Knights of Labour, Turf Hotel, North-street, Jarrow, Durham.	1889	41	13	59	87	59
633	London Master Carmen and Cartage Contractors' Association, 79 Wool Exchange, Basinghall-street, London, E.C., Middlesex.	1890	171	183	192	190	64
637	Cleveland Drillers and Hole Cutters' Society, Wellington Hotel, Albert-road, Middlesbrough, Yorkshire.	"	161	184	120	97	87
638	Hull Builders' Labourers' Protective, Accident, and Burial Society, Cobden Hall, Friendly Societies' Hall, Albion-street, Hull, Yorkshire.	"	460	168	455	747	500
639	Eastern Counties Labour Federation, 6 Museum-street, Ipswich, Suffolk.	"	421	254	1,126	1,293	11,342
640	Electrical Trades Union, Club Union Buildings, Clerkenwell-road, London, E.C., Middlesex.	"	465	158	1,274	1,561	950
641	Amalgamated Protective Union of Engine Drivers, Crane Drivers, Hydraulic and Boiler Attendants, 48 Barking-road, Canning Town, E., Essex.	1889	416	351	566	631	1,036
642	Western Counties Operative Excavators', Quarrymen's and General Labourers' Friendly Trade Society, Odd Fellows Hall, Morley-street, Plymouth, Devonshire.	1864	541	524	167	184	135
644	Block Chain Makers' Association, 197 High-street, Cradley Heath, Staffordshire.	"	190	262	593	621	146
645	Barometer, Thermometer, and Tube Blowers' Trade and Benefit Society, Apple Tree Inn, Mount Pleasant, London, W.C., Middlesex.	1890	84	101	60	43	66
*647	Leeds Wholesale Clothiers' Operatives' Union, Green Dragon Hotel, Leeds, Yorkshire.	1889	274	288	204	190	271
†648	Liverpool Sheet Metal Workers' Society, Temperance Hotel, 57 Hunter-street, Liverpool, Lancashire.	"	31	33	34	25	18
649	Navvies, Bricklayers' Labourers, and General Labourers' Union, 1 Argyle-street, Euston-road, London, W.C., Middlesex.	1890	917	651	2,668	2,934	9,470
651	Havannah Lodge of Miners and Checkweigh Fund, Parr, Church Hotel, Parr, St. Helen's, Lancashire.	"	108	52	799	655	276
652	London Society of Litho Music Printers, Golden Lion Inn, Wardour-street, Soho, W., Middlesex.	"	73	87	42	28	27

* Amalgamated with the Amalgamated Union of Clothiers' Operatives, Reg. No 357, T. U., 1894.

† Dissolved, 1894.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 21

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
653	United Chain Makers and Chain Strikers' Association of Saltney, Pontypridd, and Staffordshire, 53, Albert-terrace, Plant's-green Old Hill, Staffordshire.	1889	269	124	1,045	1,190	433
654	Printers and Stationers' Warehousemen, Cutters, and Assistants' Union, 3 Racquet-court, Fleet-street, London, E.C., Middlesex.	1890	23	147	575	451	472
656	National Unity of Painters and Decorators Trade Union Greenland Fishery Inn, Redmans-road, Stepney, E., Middlesex.	"	9	11	26	24	65
657	Stoke Prior Salt Makers, Mechanics, and General Labourers' Association, Country Girl Inn, Stoke Prior, Worcestershire.	1889	263	301	147	109	230
*658	National Federation of Fishermen of Great Britain and Ireland, 60 Orwell-street, Great Grimsby, Lincolnshire.	1890	400	401	773	781	1,566
660	British Steel Mill and Hammermen's Union, 48 Malvern-terrace, Brynmill, Swansea, Glamorganshire.	1889	43	12	182	213	102
661	Cumberland United Enginemen's Association, 10 High-street, Cleator Moor, Cumberland.	1890	38	43	18	13	37
664	Staffordshire Potteries Operative Crate Makers' Society, Roebuck Inn, Hope-street, Hanley, Staffordshire.	"	181	26	210	365	80
665	Droitwich Salt Makers, Mechanics, and General Labourers' Association, Old Cook Inn, Friars-street, Droitwich, Worcestershire.	1889	143	126	62	79	88
668	Hammersmith and District Labour Union, Ship Tavern, Bridge-road, Hammersmith, Middlesex.	1890	76	115	72	33	113
669	Redditch and District Trades Union, Crown Hotel, Redditch, Worcestershire.	"	73	113	75	35	100
670	Manchester Branch of the General Union of Braziers and Sheet Metal Workers, Astley Arms Hotel, Great Ancoats-street, Manchester, Lancashire.	"	1,047	658	1,499	1,688	532
672	No. 10 Branch of the South Side Labour Protection League, Red Lion Inn, Horselydown, S.E., Surrey.	1889	53	58	28	22	80
673	Cowley Brickmasters' Association, 4 South Wharf, Paddington, W., Middlesex.	1884	67	57	2	12	10
674	South East Lancashire Provincial Card and Blowing Room Operatives' Association, 28 Delamere-street, Ashton-under-Lyne, Lancashire.	1887	90	272	7,310	7,128	2,171
676	Coventry Watch Case Engine Turners' Society, Malt Shovel Inn, Spon-lane, Coventry, Warwickshire.	1890	17	13	9	23	12

* Dissolved, 1894.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
*677	London Society of Dairy Utensil Makers, Prince of Wales Inn, North-street, King's Cross, London, N., Middlesex.	1890	-	-	-	-	-
678	National Union of Firewood Cutters, Mitre Tavern, Broad-wall, Blackfriars-road, London, S.E., Surrey.	"	†	-	-	-	-
679	Grimsby Bricklayers and Plasterers' Labourers' Protective, Accident, and Burial Society, Friendly Societies Hall, Lower Spring-street, Grimsby, Lincolnshire.	"	57	69	42	30	86
680	Jewish Master Tailors' Benefit Association, Jewish Working Men's Club, Cheetham, Manchester, Lancashire.	"	56	87	46	15	36
681	Cast Iron Hollow-ware Moulders' Trade Society, Anchor Hotel, Wednesbury, Staffordshire.	1890	112	114	51	49	53
682	Norden and District Miners' Association, Live and Let Live Lodge, Blue Ball Inn, Norden, Rochdale, Lancashire.	"	47	6	36	77	26
683	Little Lever, Darcy Lever, Brightmet, and Great Lever Miners' Association and Checkweigh Fund, Hare and Hounds Inn, Little Lever, Lancashire.	1887	1,200	516	‡7,128	7,812	1,600
684	Mattress and Palliase Makers' Society, Two Brewers Inn, Bunhill-row, London, E.C., Middlesex.	1889	191	247	79	23	105
685	London Society of Small Silver Workers, 29 Hugon-road, Fulham, S.W., Middlesex.	1890	54	79	49	24	76
686	Walsall and Bloxwich Bit Forgers and Filers' Protection Society, Horse and Jockey Inn, Bloxwich-road, Walsall, Staffordshire.	1891	14	10	11	15	117
688	London Clothworkers' Union, Prince Albert Tavern, Upper St. Martin's-lane, London, W.C., Middlesex.	1889	154	102	64	116	65
689	United Shop Assistants' Union, Working Men's Club and Institute Union, Clerkenwell-road, London, E.C., Middlesex.	1891	7	34	71	44	152
692	Co-operative Employés' Association, 6 Salisbury-court, Fleet-street, London, E.C., Middlesex.	"	26	34	50	42	7
693	Amalgamated Society of Drillers of Stockton-on-Tees, Custom House Hotel, Finkle-street, Stockton-on-Tees, Durham.	1888	163	202	92	53	46
696	Lancashire County Colliery Enginemen's Mutual Protection Association, Bull's Head Hotel, Market-place, Wigan, Lancashire.	1891	1,191	786	431	886	299
697	Printers, Joiners, and Wood Type Cutters' United Trades Society, Lion and Lamb Tavern, 35 Aske-street, Pitfield-street, Shoreditch, London, E.C., Middlesex.	1890	50	67	30	13	27

* No transactions during the year.

† Accounts too imperfect to publish.

‡ Apparently 390l. not included in income which appears as assets.

§ Dissolved, 1894.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 23

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
* 698	China and Earthenware Gliders' Union, Primitive Methodist School-room, Frederick-street, Hanley, Staffordshire.	1889	130	155	44	19	53
699	Affiliated Societies of the London and Suburban House Decorators and Painters' Trade Union, City of Hereford Inn, Cleveland-street, Fitzroy-square, London, W.C., Middlesex.	1890	—	—	74	74	13 (Societies)
701	National United Trades Society of Engineers, 53 Cromwell-street, Newcastle-on-Tyne, Northumberland.	1889	206	293	1,536	1,449	904
702	National Amalgamated Society of Coopers, Post Office Chambers, St. Nicholas-square, Newcastle-on-Tyne, Northumberland.	1890	427	530	324	221	285
704	Amalgamated Wheelwrights and Carriage Makers' Union, 33 Llandaff-road, Cardiff, Glamorganshire.	1891	53	71	84	66	82
705	Chemical and Copper Workers' Union of Great Britain and Ireland, 47 Westfield-street, St. Helens, Lancashire.	"	1,542	898	440	1,084	664
706	Journeyman Furriers' London Trade Union, Windmill Tavern, Tabernacle-street, Finsbury, London, E.C., Middlesex.	"	—	—	—	—	—
709	Cannock Chase Miners, Engine-men, and Surfacemen's Association, Church-hill, Hednesford, Staffordshire.	1887	5,910	2,516	12,395	15,789	6,497
711	United Carters' Association of England, 30 Hodson-street, Blackfriars-street, Salford, Manchester, Lancashire.	1890	778	903	1,420	1,205	2,338
712	Self-acting Spinners and Twiners' Association of Ripponden and District, Foresters' Hall, Ripponden, Yorkshire.	"	3	58	250	295	72
713	Foot and Carriage Way Masons and all its Branches Trade Union, Old Guildford Barge Inn, Belvedere-road, Lambeth, S.E., Surrey.	"	27	36	16	7	37
714	London United Brassfounders' Society, Crown Inn, Blackfriars-road, London, S.E., Surrey.	"	285	309	253	229	212
715	Cast Iron Hollow-ware Tinnerns' Friendly and Trade Society, Bradford Arms, Inn Commercial-road, Wolverhampton, Staffordshire.	"	34	46	28	16	38
716	North Wales Enginemen's Protection Association, Jones' Commercial Hotel, Bank-street, Wrexham, Denbighshire.	1891	145	128	88	105	100
717	National Municipal Labour Union, Eldon Chambers, 30 Fleet-street, London, E.C., Middlesex.	"	466	355	2,205	† 2,316	5,674

* Dissolved, 1894.

† Apparently a payment of 1092. 19s. 5d. is not accounted for.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
718	Amalgamated Tube Trade Society, London and North Western Hotel, Wednesbury, Staffordshire.	1886	678	737	388	329	695
720	Humber Steam-Tug Men's Union and Protective Association, 1 Railway-street, Hull, Yorkshire.	1890	161	168	77	70	80
*721	Ipswich and East Coast Barge-men's Protection Society, Union Jack Inn, Ipswich, Suffolk.	1891	97	95	12	14	57
724	North Wales Miners' United Association, White Hart Inn, Pentre Broughton, Wrexham, Denbighshire.	"	335	27	607	915	319
725	Lancashire Traders' Assurance and Arbitration Association, 49 Victoria Buildings, Manchester, Lancashire.	"	2,317	2,416	712	613	23
726	Welsh Artisans' United Association, 48 Malvern-terrace, Brynmill, Swansea, Glamorgan-shire.	1890	689	560	260	†389	525
727	North Stafford Miners' Federation, 38 Price-street, Burslem, Staffordshire.	1869	‡	-	-	-	-
728	Clay Tobacco Pipe Makers' Association of England and Ireland, Burns Cottage, Oldham-road, Manchester, Lancashire.	1881	320	298	231	253	164
729	Cast Iron Hollow-ware Turners' Association, Golden Cross Inn, Michael-street, West Bromwich, Staffordshire.	1890	223	286	90	27	136
730	United Ladies Tailors and Mantle Makers' Association, Mantle Makers' Club, 15 Whitechapel-road, London, E., Middlesex.	1891	22	37	194	179	450
731	London Amalgamated Society of Chasers and Engravers, Club and Institute Union Buildings, Clerkenwell-road, London, E.C., Middlesex.	1890	33	48	21	6	39
§732	United Bargemen and Watermen's Protection Society, Gundulph Hotel, High-street, Rochester, Kent.	1889	-	-	-	-	-
733	Ilkeston Conservative Miners' Association, Rutland Hotel, Ilkeston, Derbyshire.	1890	110	361 (Defy.)	77	548	153
734	West Cumberland Workmen's Association, 104 Ennerdale-road, Cleator Moor, Cumberland.	1888	47	78	281	250	738
735	East London Operative French Polishers' Society, 24 Hoxton-square, Hoxton, London, N., Middlesex.	1853	715	430	2,133	2,409	585

* Dissolved, 1894.

† Of this, 100£. appears to be not accounted for.

‡ The return is palpably incorrect, and no explanation has been received from the Secretary who was written to.

§ The society, at present, is practically in abeyance.

|| Amalgamated with the Amalgamated Society of French Polishers. Reg. No., 436 T. U., 1894.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

25

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
737	St. Helens Enginemmen and Boilermen's Provident Society, George Hotel, George-street, St. Helens, Lancashire.	1890	146	74	130	202	75
738	United Society of Smiths and Hammermen, 154 High-street, Deptford, Kent.	1880	694	587	760	867	877
739	Yeadon, Guiseley, and District Pettlers' Union, Spiritualist Meeting-room, Town-side, Yeadon, Yorkshire.	1890	24	23	12	13	-
740	United Brickworkers and Brick Wharf Labourers' Union, St. George's Coffee Tavern, Westminster Bridge-road, Lambeth, S.E., Surrey.	1889	*	-	-	-	-
741	Manchester and District Mantle and Waterproof Cutters' Society, Barley Mow Hotel, 34 Turner-street, Manchester, Lancashire.	1890	6	10	18	14	36
742	Wigan Miners' Association, Miners' Hall, 33 Millgate, Wigan, Lancashire.	1862	5,369	5,267	10,465	10,567	5,382
743	Amalgamated Society of Printers' Warehousemen, 19 Bride-lane, Fleet-street, London, E.C., Middlesex.	1840	68	394	460	134	394
744	Amalgamated Carters and Lurrymen's Union, 77 St. George's-road, Bolton, Lancashire.	1890	1,123	1,565	1,069	627	2,500
745	Onward Society of Drillers and Hole Cutters of Stockton-on-Tees, Queen Inn, Silver-street, Stockton-on-Tees, Durham.	1880	82	106	43	10	34
746	Railway Employees' and General Mutual Legal Aid Society, 206 Gray's Inn-road, London, W.C., Middlesex.	1891	-	-	75	75	40
747	Amalgamated Union of Machine and General Labourers, 77 St. George's-road, Bolton, Lancashire.	1890	818	673	309	454	1,600
748	Mersey River and Canals Waterman's Association, 161 Conway-street, Birkenhead, Cheshire.	"	143	212	160	91	83
749	Mersey Flatmen's Association, 7 Crossley Buildings, South Castle-street, Liverpool, Lancashire.	1880	623	612	642	623	1,012
750	Amalgamated Society of Metal Planers, Shapers, Sloters, Horizontal Boreers, and Milling Machine Workers, 21 Pitt-terrace, Oldham-road, Manchester, Lancashire.	1867	1,564	214	614	1,964	1,414
751	Amalgamated Plate Glass Workers' Trade Union, 65 Aldidieton-road, Dalston, London, N.E., Middlesex.	1890	311	796	1,058	573	905

* Accounts too imperfect to publish.

† Return for the period 1st June to 31st December 1893.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
753	Birmingham Operative Tin Plate Workers' Society, People's Hall, Hurst-street, Birmingham, Warwickshire.	1850	1,356	1,009	939	1,286	900
754	National Vehicular Traffic Workers' Union of Great Britain and Ireland, 27 Kirkgate, Bradford, Yorkshire.	1891	60	13	555	602	1,000
755	Amalgamated Association of Iron and Steel Workers and Mechanics of South Wales and Monmouthshire, 7 Church-row, Ebbw Vale, Monmouthshire.	1890	23	2	375	396	5,309
757	British National Assembly of the Knights of Labour, Holly Bush-street, New Town, Cradley Heath, Staffordshire.	1891	156	74	321	403	530
*758	Amalgamated Machine Workers' Association, 93 Derby-street, Oldham, Lancashire.	1888	135	166	452	421	174
759	United Kingdom Theatrical and Music Hall Operatives' Trade Union, 1 Catherine-street, Strand, London, W.C., Middlesex.	1890	372	236	783	919	1,028
790	Society of General Smiths, Fitters, Bellhangers, and Whitesmiths, Black Lion Inn, Church-street, Chelsea, S.W., Middlesex.	1891	72	131	158	99	243
791	Fancy Cane, Wicker, and Bamboo Workers' Union, King and Queen Inn, Foley-street, Marylebone, London, W., Middlesex.	"	106	28	185	263	95
792	South Shields Steam Tugboatmen's Provident Society, Hilda Rooms, 1 Ferry-street, South Shields, Durham.	"	340	479	202	72	164
793	Northumberland Deputies' Mutual Aid Association, 10 Double-row, New Delaval, Northumberland.	1876	831	904	491	418	628
794	Asphalte Employees' Protection Society, 29 Childeric-road, New Cross, S.E., Surrey.	1889	77	107	37	7	56
796	Walsall New Brown Saddlers' Trade Protection Society, Dunn Cow Hotel, Wolverhampton-street, Walsall, Staffordshire.	1891	59	83	†137	113	170
798	National Union of Dock Labourers in Great Britain and Ireland, 46 Hanover-street, Liverpool, Lancashire.	1889	1,228	1,137	6,497	6,588	10,743
799	National Amalgamated Lock, Latch, and Key Makers' Trade Society, 16 Temple Bar, Little London, Willenhall, Staffordshire.	"	415	538	757	634	1,340
771	Amalgamated Protection Union of Mechanics and General Labourers, Railway Hotel, North Woolwich-road, Silvertown, E., Essex.	"	69	69	63	63	112

* Amalgamated with the United Machine Workers' Association, Reg. No. 820, T.U., 1894.

† Receipts of 65l. not accounted for.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Estab- lishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expendi- ture for 1893.	Number of Members.
			£.	£.	£.	£.	
772	Amalgamated Society of Bobbin, Carriage, Comb, Dropper, Box, and Steel Bar Makers, Victoria Inn, 9 Highnurst-street, New Radford, Nottingham.	1801	167	204	135	98	118
773	Platen Printing Machine Minders' Society, 3 Racquet-court, Fleet-street, E.C., Middlesex.	1890	126	110	151	167	150
774	National Federation of Trade Unions of Great Britain and Ireland, 100 Abbot-road, Bromley, E., Middlesex.	"	-	1	12	11	-
775	Amalgamated Builders' Labourers' Union of Great Britain and Ireland, Nelson Branch, 3 Chapel street, Nelson, Lancashire.	1892	49	78	71	42	77
776	United Operative Paviers, Flaggers, and Stone Dressers of Liverpool and District, 38 St. Anne-street, Liverpool, Lancashire.	1890	79	136	124	67	154
778	Corrugated Iron Roofers, Door Makers, Sash Makers, and General Iron Workers' Union, Crown Inn, White Horse-street, Stepney, E., Middlesex.	1891	18	27	20	11	42
779	Derbyshire Miners' Association, Miners' Office, Saltgate, Chesterfield, Derbyshire.	1890	27,221	2,836 (Defy.)	20,785	50,842	18,086
780	Amalgamated Grounders and Skinners' Society, Primrose Hotel, Meanwood-road, Leeds, Yorkshire.	1891	183	292	332	223	135
781	Grimsby, Hull, Barton, and District Amalgamated Association of Rope Makers, Twine Spinners, and Dressers' Protective Society, 264 Hainton-square, Grimsby, Lincolnshire.	1890	164	197	250	207	339
782	Leeds and District Farriers' Protection Society, Old Hall Hotel, Wade-lane, Leeds, Yorkshire.	1892	*	-	-	-	-
783	National Society of Journeymen Curriers, 37 Clayton-street, Newcastle-on-Tyne, Northumberland.	1889	114	121	273	266	281
784	Leeds and District Retail Dairy-men's Association, Wheat Sheaf Hotel, Upperhead-row, Leeds, Yorkshire.	1891	8	4	25	27	85
785	National Union of Typists, 55 Chancery-lane, London, W.C., Middlesex.	1892	8	1	31	38	70
†786	Metallic Bedstead Manufacturers' Association, Offices of Messrs. F. Impey and Findlay, 41 Temple-street, Birmingham, Warwickshire.	"	-	-	-	-	-
787	Sheffield and District Spade and Fork Trades and Death Society, Tontine Hotel, Dixon-lane, Sheffield, Yorkshire.	"	131	154	99	76	62
788	Steel and Iron Ship Builders, Boiler, and Gasometer Makers' Trade Union of London and District, Woodstock Arms, Woodstock-street, Caning Town, London, E., Middlesex.	1889	125	116	23	32	30

* Accounts too imperfect for publication.

† No transactions during the year.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
789	Leicester and District Elastic Web, Garter, Strand, Tabb, and Brace Weavers' Trade Protection Association, Woodman's Arms Inn, Rutland-street, Leicester.	1886	472	610	307	169	330
790	Lancashire and adjacent Counties Labour Amalgamation, 20 B Hanging Ditch, Manchester, Lancashire.	1892	541	348	1,357	1,550	1,900
791	Smallbridge and Littleborough Miners' Association, Come and Welcome Lodge, Green Man Inn, Littleborough, Manchester, Lancashire.	1891	12	7	100	105	40
792	Norfolk Federal Union, Harleston District, Two Brewers' Inn, Harleston, Norfolk.	1890	129	112	68	85	98
793	Amalgamated Farriers' Society, Olympia Hotel, Stevenson-square, Manchester, Lancashire.	1892	60	202	224	82	366
794	London Amalgamated Plumbers' Mates' Society, Duke of York Inn, Kensington-place, Notting Hill-gate, W., Middlesex.	,	41	122	196	115	337
795	Bolton and District Engine Tenters and Firemen's Provident Society, Red Cross Hotel, Bradshaw Gate, Bolton, Lancashire.	1891	73	97	218	194	162
796	Trowbridge and West of England Power Loom Weavers and Textile Workers' Association, Town Hall, Trowbridge, Wiltshire.	1892	43	51	20	12	48
797	Royal Liver Agents and Collectors' Union, 141 Stretford-road, Manchester, Lancashire.	1890	11	45	113	79	509
*798	Hull Riggers and Hobbler's Union, Odd Fellows' Hall, Lowgate, Hull, Yorkshire.	1892	23	3	10	30	23
799	Amalgamated Protection Union of Floor Cloth, Linoleum, Table Cover, and Leather Cloth Workers, 1 Beamish-road, Lower Edmonton, Middlesex.	"	48	58	30	20	37
800	South Wales and Monmouthshire Tradesmen's General Association, Bronyrallt House, Nantgarw, Pontypridd Glamorganshire.	1891	166	122	70	114	200
†801	National Amalgamated Union of Boarding Masters and Tradespeople of Great Britain and Ireland, 6 West Bute-street, Cardiff, Glamorganshire.	1892	13	-	18	31	-
802	Union of Watch Makers, Clock and Case Makers, Index Makers, and Brass Workers in General, Crown Tavern, Clerkenwell Green, London, E.C., Middlesex.	"	3	11	25	17	57
803	National Society of Drillers and Hole Cutters, 3 Collingwood-street, Newcastle-on-Tyne, Northumberland.	"	1,823	2,449	1,901	1,275	1,184
804	United Trimmers, Firemen, and Foundry Labourers' Society, 88 Union-street, S.E., Surrey.	1890	137	151	61	47	50

* Dissolved 1894.

† Registry cancelled, 1893.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

29

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
805	Shropshire District of the National Federation of Engine-men's Protective Association, Granville-street, St. George's, Wellington, Salop.	1892	122	113	40	49	62
*806	Sheffield Lamplighters' Trade Society, Rawson's Arms Inn, Ten-ter-street, Sheffield, Yorkshire.	1880	2	3	3	2	57
807	United Pattern Makers' Association, 375 Waterloo-road, Cheet-ham, Lancashire.	1872	10,147	9,721	6,861	7,287	2,727
808	London and Provincial Domestic Servants' Union, Male and Fe-male, 295 Oxford-street, Lon-don, W., Middlesex.	1891	10	69	132	73	490
809	Denbighshire and Flintshire Miners' Federation, Copperas Hill, Ruabon, Denbighshire.	1892	10	436	5,541	5,115	4,000
811	Wigan and District Carters' Asso-ciation, Adelphi Hotel, Harro-gate-street, Wigan, Lancashire.	1890	182	190	122	114	165
812	Ipswich Dock Wharf and River-side Union, Union Jack Inn, Quay Side, Ipswich, Suffolk.	1892	14	9	22	27	12
813	Bromsgrove Amalgamated Union of Wrought Nail Makers, West Maskell, Church-lane, Sidemoor, Bromsgrove, Worcestershire.	"	†	-	-	-	-
814	Cumberland County Colliery En-ginemen's Association, Sun Inn, Wood-street, Maryport, Cum-berland.	1880	3	8	47	42	105
814A	Livers Jacquard Card Punchers' Society, Penbroke-place, Mount-street, Nottingham.	1891	25	45	28	8	25
815	Liverpool Tailoresses and Ma-chinists' Benefit Society, Holy Trinity Schoolroom, Wilton-street, Liverpool, Lancashire.	1893	-	-	-	-	-
816	Bristol and District Dairy-men's Association, Crown and Dove Hotel, Bridewell-street, Bristol, Gloucester.	"	-	5 (Defy.)	25	30	60
817	Berkshire Agricultural and General Workers' Union, 94 Addington-road, Reading, Berk-shire.	1892	41	114	362	289	245
818	Bolton and District Co-opera-tive Employées' Trade Union, Spinners' Hall, 77 St. George's-road, Bolton, Lancashire.	"	21	43	65	43	101
†819	Newcastle and District Society of Drillers and Cutters, Blen-heim Hotel, Newcastle-on-Tyne, Northumberland.	1893	-	-	-	-	-
820	United Machine Workers' Asso-ciation, 24 Upper Brook-street, Chorlton-on-Medlock, Manches-ter, Lancashire.	1844	261	200	4,677	738	2,005

* Dissolved, 1894.

† Accounts too imperfect for publication.

‡ Dissolved, 1893.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
821	Durham County Colliery Winding Enginemen's Mutual Aid Association, Half Moon Hotel, Elvet, Durham.	1892	2	1	39	40	82
*822	Radcliffe and District Cotton Skein Dyers, Bleachers, and Sizers' Association, Dyers' Union Room, Sion-street, Radcliffe, Manchester, Lancashire.	1866	1,187	932	354	600	546
823	International Outworking Tailors' Federation, Ricehouse Lodge, Clubmoor, Liverpool, Lancashire.	1893	-	-	-	-	-
824	Bradford and District Machine Woolcombers' Association Club Rooms, Albert Buildings, Horton-road, Bradford, Yorkshire.	1890	696	838	329	187	1,081
825	Wigan and District Conservative Labour Union, "Big Lamp," 7 Wallgate, Wigan, Lancashire.	1892	30	42	226	214	472
826	National Association of Master Bakers and Confectioners, 23 Burlington Chambers, New-street, Birmingham, Warwickshire.	1893	69	85	466	450	570
†827	London Operative Farriers' Society, Duke of York Inn, York-road, King's Cross, London, Middlesex.	"	-	-	-	-	-
828	Amalgamated Associations of Great Britain and Ireland, of Enginemen, Boilermakers and Firemen's Provident Society, Farnworth Branch No. 1, Ye Old Three Crowns Inn, Market-street, Farnworth, Lancashire.	1891	40	44	67	63	48
829	Card Dressers' Society, Temperance Hotel, Railway-street, Cleckheaton, Yorkshire.	1892	24	60	50	14	4
830	Amalgamated Society of Bill Posters of Great Britain and Ireland, 1 Packers' Rooms, 47 Major-street, Manchester, Lancashire.	1893	-	-	-	-	-
831	Herefordshire Agricultural and General Worker's Union, Brick House, Kingsland (R. S. O.), Herefordshire.	1892	-	4 (Defy.)	10	14	5 (Branches.)
832	Stockton and District Builders' Labourers' Union, Ship Inn, High-street, Stockton-on-Tees, Durham.	1893	-	-	-	-	-
833	Hertfordshire and Bedfordshire Land and Labour League, 12 Winsden-road, Luton, Bedfordshire.	"	-	-	-	-	-
834	United London County Council Employees' Labour Union, 65 Harrowgate-road, South Hackney, London, N.E., Middlesex.	"	-	-	-	-	-
835	Liverpool and District Packing Case and Box Makers' Society, 63 St. Anne-street, Liverpool, Lancashire.	"	191	190	118	119	86

* Return for the period 17th April 1893 to 30th April 1894.

† Amalgamated with the Permanent Amalgamated Farriers' Protection Society, Registered Number 84, T. U., 1893.

FRIENDLY SOCIETIES AND TRADE UNIONS, &c. 31

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
836	Hammermen, Helpers, and General Labourers' Society, Duke of Cambridge Inn, Victoria Dock-road, Canning Town, E., Essex.	1892	2	18	54	38	65
837	Warwickshire Agricultural and General Workers' Union, College Lodge, Leamington, Warwickshire.	1893	-	4	92	88	562
838	St. Helen's District Federation of Miners, Miners' Office, 56 Bickerstaffe-street, St. Helen's, Lancashire.	1880	21	51	587	557	1,454
839	National Union of Paper Mill Workers of Great Britain and Ireland, 3 Mayfield-grove, Manchester, Lancashire.	1890	652	400	1,137	1,389	1,333
840	Fibrous Plasterers' Association, Lord Stanley Inn, Sandringham-road, Dalston, London, N.E., Middlesex.	1893	-	12	31	19	40
841	Derbyshire Enginemen and Firemen's Trade Union, Crown Inn, Clay Cross, Chesterfield, Derbyshire.	1892	55	25	185	215	340
842	Ipswich Mutual Working Men's Independent Federation, Rose Hotel, St. Peter's, Ipswich, Suffolk.	"	-	17	70	53	769
843	Sheffield Unity of Labour, Room 7, Central Chambers, 33 High-street, Sheffield, Yorkshire.	1893	-	-	-	-	-
844	Kettering and District Trades Council, 29 Workhouse-lane, Kettering, Northamptonshire.	1883	43	18	103	218	19
845	Tyne Steam Packet Provident Society, 60 Borough-road, North Shields, Northumberland.	1853	1,242	1,407	407	242	277
846	Portsmouth Dockyard Hand Drillers' Association, Temperance Hall, Charlotte-street, Portsmouth, Hampshire.	1892	2	12	34	24	172
847	Society of Iron Safe Engineers, 6 Carthusian-street, Aldersgate-street, London, E.C., Middlesex.	1874	300	237	199	271	133
848	Standish District Miners' Association, National Schoolroom, Standish, Wigan, Lancashire.	1893	777	146 (Daly.)	917	1,840	1,007
849	Wiltshire General and Agricultural Workers' Union, Southgate House, Devizes, Wiltshire.	1892	-	156	444	258	1,500
850	Hull and District Labour Federation, 38 Hedon-road, Hull, Yorkshire.	1893	-	46	162	116	1,050
851	Northern Trimmers and Teamers' Association, 73 South Frederick-street, South Shields, Durham.	"	-	70	114	44	196
852	Independent Tailors, Machinists, and Pressers' Union, Weavers' Arms, Baker's-row, White-chapel, London, E., Middlesex.	"	-	11	34	23	273
853	Engravers to Calico Printers and Paper Stainers' Trade Union, Crosby Hotel, Withy Grove, Manchester, Lancashire.	1889	157	428	378	107	514

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
854	Cigar Box Makers and Paperers' Trade Union, Baxendale Arms, Columbia-road, Hackney-road, London, N.E., Middlesex.	1890	216	322	245	139	146
855	London Society of Wood Cutting Machinists and Mill Sawyers, Crown and Anchor, Paul-street, Finsbury, London, E.C., Middlesex.	1893	-	52	73	21	52
856	Retail Newsagents and Booksellers' Union, 53 Fleet-street, London, E.C., Middlesex.	"	14	222	931	723	2,882
857	Birkenhead Operative House Painters' Society, York Hotel, Grange-road, Birkenhead, Cheshire.	1891	165	296	188	55	250
858	Newcastle and District French Polishers' Society, Portland Hotel, New Bridge street, Newcastle-on-Tyne, Northumberland.	1893	-	-	-	-	-
859	Derbyshire Colliery Mechanics' Association, Crown Hotel, Staveley, Derbyshire.	"	52	38	55	69	85
860	Cradley Heath and District Chainmakers' Association, 197 High-street, Cradley Heath, Staffordshire.	"	-	-	-	-	-
861	London Society of Goldsmiths and Jewellers, Pindar of Wakefield Inn, Gray's Inn Road, London, W.C., Middlesex.	"	-	368	474	106	503
862	Sheffield Lodge No. 1 of the Amalgamated Builders' Labourers' Union of Great Britain and Ireland, League Hall, Hoilis Croft, Sheffield, Yorkshire.	"	-	-	-	-	-
863	National Union of Shop Assistants, Warehousemen and Clerks, 55 and 56 Chancery-lane, London, W.C., Middlesex.	"	-	-	-	-	-
864	Glensford Mat and Matting Weavers' Trade Union, Black Lion Inn, Glensford, Suffolk.	1885	676	777	126	25	174
865	Northern United Enginemen's Association, 7 Ridley-street, Newcastle-on-Tyne, Northumberland.	1893	-	101	369	268	990
866	New Amalgamated Society of Enginemen, Cranemen, Boilermen, and Firemen, 57 Victoria-road, Darlington, Durham.	"	-	34	668	684	1,662
867	Widnes Enginemen's and Firemen's Provident Society, Railway Inn, Widnes, Lancashire.	1890	64	36	72	100	55
868	Birmingham Vehicle Owners' Protection Association, 23 Burlington Chambers, New-street, Birmingham, Warwickshire.	1891	57	71	74	60	78
869	Amalgamated Society of Brush Makers, The Bell, Church-row, Aldgate, London, E., Middlesex.	1893	-	-	-	-	-
870	Copper Spelter and Alkali Workers' Trade Union of Great Britain and Ireland, 48 Malvern-terrace, Swansea, Glamorgan-shire.	"	-	8	23	15	131

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

33

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.	
			£.	£.	£.	£.		
871	Lancashire and other Counties Colliery Winders' Federation, 484 Wigan-road, Westhoughton, Lancashire.	1893	-	3	7	4	422	
872	Wigan and District Tailloresses and Kindred Trades' Society, Miners' Hall, Millgate, Wigan, Lancashire.	1892	65	37	63	91	102	
873	Birmingham and District Master Bakers' Association, 23 Burlington Chambers, New-street, Birmingham, Warwickshire.	1873	144	172	260	232	106	
874	Humber Amalgamated Steam Trawlers, Engineers and Firemen's Union, 65 West Dock-Avenue, Hull, Yorkshire.	1893	-	68	155	87	246	
875	Federated Society of Electrotypers and Stereotypers of Great Britain and Ireland, 8 Vincent-terrace, Islington, London, N., Middlesex.	"	-	18	45	27	458	
876	Bass Dressers' Trade Union Society, Lord Raglan Inn, St. Ann's-road, Burdett-road, London, E., Middlesex.	1890	19	25	32	26	23	
* 877	Amalgamated Society of Female Silk Operatives, Union-street Schoolroom, Leek, Staffordshire.	1893	-	-	-	-	-	
† 878	National Independent Engine-men's Trade Union, Corner Pin Inn, Blonk-street, Wicker, Sheffield, Yorkshire.	"	-	-	-	-	-	
‡ 879	Ynysybwl Labour Union, 39 Crawshay-street, Ynysybwl, Glamorganshire.	"	-	-	-	-	-	
880	Amalgamated Edge Tool Trade Protection and Death Society, Park Refreshment Rooms, Woodgreen-road, Wednesbury, Staffordshire.	1890	676	811	340	205	360	
881	Cheshire United Chemical Labour Union, Fox Inn, Apple Market-street, Northwich, Cheshire.	1893	-	76	104	28	400	
TOTAL			- - -	1,547,779	1,310,234	1,733,539	1,971,084	1,034,662

* Dissolved 1894.

† No transactions during 1893.

‡ No transactions during 1893; dissolved 1894.

ENGLAND AND WALES.

Number of Returns received for 1893	- - - - -	464
Number of Trade Unions Registered previous to 1893, making no Returns for that Year	- - - - - 2	17
Number of Trade Unions Registered in 1893, making no Returns for that Year	- - - - - 15	
TOTAL		481

REPORT OF THE REGISTRAR OF TRADE UNIONS IN SCOTLAND.

FOR THE YEAR 1893.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Estab- lishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expendi- ture for 1893.	Number of Members.
			£.	£.	£.	£.	
3	Associated Blacksmiths of Scot- land, 172 Buchanan-street, Glasgow.	1872	8,465	7,614	5,410	6,261	2,317
11	Coatdyke Engine Keepers' Society, 354 Main-street, Coatdyke, near Coatbridge.	1873	317	320	84	31	84
15	Amalgamated Carters' Society, 20 Brunswick-street, Glasgow.	"	848	9	2,490	3,329	1,819
17	Glasgow and District Milling Trade Friendly and Protective League, Garrick Temperance Hotel, 24 Stockwell-street, Glasgow.	1874	87	88	67	66	78
29	Associated Free Engine Keepers of Fife Labour Protection Sick and Funeral Society, Maygate- street, Dunfermline.	1875	23	47	261	227	236
30	United Engine Keepers' Mutual Protective Association of Scot- land, Jubilee Buildings, Dreg- horn, Ayr.	"	690	729	1,281	1,242	1,247
32	Edinburgh Typographical So- ciety, 98 High-street, Edin- burgh.	1878	179	206	1,425	1,408	857
35	Scottish United Brotherly Society of Calico Printers, Waterloo Rooms, Glasgow.	1880	1,468	1,577	426	317	282
42	United Operative Plumbers' Asso- ciation of Scotland, 9 North- burn-street, Glasgow.	1883	930	1,171	798	557	588
43	International Union of Cork Cutters, 9 Guildry-court, Glas- gow.	1885	240	310	393	323	230
46	Edinburgh and Leith Cab Drivers' Association, 106 High-street, Edinburgh.	1886	328	387	393	334	263
48	Forth and Clyde Valleys Miners' Association, 65 Bath-street, Glasgow.	"	614	732	1,659	1,541	2,280
49	Ayrshire Miners' Union, 23 Orchard-street, Galston.	"	23	119	* 333	451	3,350

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
52	British Steel Workers' Amalgamated Association, 116 Elizabeth-street, Cheetham, Manchester.	1887	1,078	2,379	2,760	2,459	2,381
53	Associated Iron Moulders of Scotland, 28 St. Enoch-square, Glasgow.	"	31,275	23,124	18,417	21,568	6,345
54	Scottish Farm Servants, 8 Burnlane, Inverurie.	"	75	93	127	109	222
55	Associated Stoneware Throwers, 46 Main-street, Bridgeton, Glasgow.	"	53	140	233	146	78
57	Amalgamated Hammermen's, 114 Trongate, Glasgow.	"	158	49	271	380	622
58	Associated Society of Millmen, 55 Bath-street, Glasgow.	1889	784	384	403	803	767
59	Operative Bakers of Scotland, 124 Trongate, Glasgow.	"	809	1,190	771	390	2,019
61	Red Leaders' Trade Union, 52 Castlebank-street, Partick.	"	237	84	84	237	51
62	Central Ironmoulders' Association of Scotland, Odd Fellows' Buildings, Grahamston, Falkirk.	"	3,524	4,515	1,473	482	1,223
64	Amalgamated Shipyard Helpers' Association, 87 Dunbarton-road, Partick.	"	272	572	1,264	964	1,600
65	National Labourers' Union, 8 Watson-street, Glasgow.	"	402	664	992	640	1,894
66	Operative Skinners' Protective Union, 3 Gilmour street, Kilmarnock.	1892	270	310	90	50	114
67	Blantyre Miners' Trade Union, Stonefield, Blantyre.	1890	63	7	230	236	129
69	Glasgow Harbour Labourers' Trade Union, 146 M'Lean-street, Glasgow.	"	613	630	697	690	814
72	Sewing Machine Makers' Trade Union, 8 Watson-street, Gallowgate, Glasgow	"	538	439	123	220	120

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
			£.	£.	£.	£.	
77	Scottish Shopkeepers and Assistants' Trade Union, 49 Jamaica-street, Glasgow.	1890	1,337	1,329	1,026	1,034	1,168
78	Drillers' Union, Burndyke-street Hall, Govan, Glasgow.	"	234	150	109	193	144
79	Scottish Associated Paviers' Federal Union, Democratio Hall, Glasgow.	"	70	102	63	31	156
80	Scottish Hackney Carriage Drivers' and Stablenen's Union, 72 Waterloo-street, Glasgow.	"	47	151	286	182	351
81	File Cutters' Union of Glasgow and District, 83 Ingram-street, Glasgow.	"	39	82	70	27	31
82	Scottish Union of Engravers to Calico Printers and Paper Stainers, Neilson's Hotel, 83 Ingram-street, Glasgow.	1891	456	247	191	400	334
84	Scottish Railwaymen's Union, 17 Oswald-street, Glasgow.	1893	37	44	301	294	410
86	Amalgamated Society of Comb-makers, Trades Council Buildings, 47 Belmont-street, Aberdeen.	1890	531	599	115	47	211
89	Brushmakers of Scotland Protective Association, Albion Hall, 29 College-street, Glasgow.	1891	329	326	194	197	173
90	Larkhall and Upper Ward of Lanark Miners' Association, Miners' Hall, Larkhall.	1892	181	448	1,107	840	1,800
91	Scottish Brassmoulders' Union, 102 Maxwell-street, Glasgow.	1893	581	412	263	432	330
92	Baillieston Miners' Union, Main-street, Baillieston.	"	-	70	145	75	798
TOTAL - - -			58,417	56,849	47,685	49,253	37,873

SCOTLAND.

Number of Returns received for 1893 - - - - - 40

Number of Trade Unions making no Returns for 1893 - - - - -

TOTAL - - - 40

REPORT OF THE REGISTRAR OF TRADE UNIONS
IN IRELAND.

FOR THE YEAR 1893.

Register Number.	NAME AND REGISTERED OFFICE.	Year of Estab- lishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expendi- ture for 1893.	Number of Members.
10	Flax Dressers' Trade and Benevo- lent, 17 College-street, Belfast.	1872	£. 1,961	£. 1,819	£. 1,820	£. 1,962	1,332
19	Drogheda Operative Painters, Hugh Emerson's, Peter-street, Drogheda.	1874	-	-	-	-	-
30	Belfast Operative House Painters, 61 Great George's - street, Belfast.	1877	697	879	856	675	500
34	Belfast and North of Ireland Power Loom Tenters' Trade and Benevolent, College-street, Belfast.	"	1,336	1,533	478	281	188
37	Belfast Power Loom Yarn Dressers' Trade Society, 71 York-street, Belfast.	"	17	1,242	302	314	112
38	Operative Bakers, Dean-street, Kilkeuny.	1879	135	220	85	46	30
39	Belfast Hackle and Gill Makers' Benevolent and Trade Union, 71 York-street, Belfast.	1880	367	342	221	246	85
41	Belfast Operative Plasterers' Pro- tective and Friendly, 20 College-street, Belfast.	"	-	-	369	272	-
44	Dublin Operative Bakers, 8 Upper Bridge-street, Dublin.	1882	-	-	-	-	-
53	Londonderry Operative House and Ship Painters, 2 Church- wall, Londonderry.	1872	203	220	43	27	56
55	O'Connell Amalgamated Coal Labourers, 2 South Princes- street, Dublin.	"	-	-	-	-	-
60	Waterford Operative Coopers, 21 Mall, Waterford.	1884	64	73	30	21	38
71	Belfast Coopers, 44 Royal-avenue, Belfast.	1886	151	154	147	144	101
75	Waterford and Limerick Railway Company's Engine Drivers and Firemen, 2 Lower Bedford-row, Limerick.	1885	313	368	75	33	47
76	City of Dublin Shipwrights' Benevolent, 6 Sir John Roger- son's Quay, Dublin.	1887	-	-	-	-	-
79	Dublin Hairdressers Assistants and Barbers, now called Dublin Journeyman Hairdressers, 114 Capel-street, Dublin.	1876	97	22	104	179	94
82	Ancient Guild of Incorporated Brick and Stone Layers, 49 Cuffe-street, Dublin.	1888	-	-	-	-	-
85	Dublin United Builders' La- bourers, now called United Labourers of Ireland, 55 Bolton- street, Dublin.	1889	106	122	450	524	1,344

Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
86	Arklow Shipwrights, Lower Main-street, Arklow.	1889	£. -	£. -	£. -	£. -	-
87	Belfast Bricklayers and Plasterers, 2 Curtis-street, Belfast.	"	26	76	78	28	176
88	Irish Linen Lappers, College-street, Belfast.	"	103	13	37	128	50
89	Belfast Packing Case Makers, 20 College-street, Belfast.	"	147	189	114	62	54
92	City of Belfast Labourers, 61 Great George's-street, Belfast.	1890	-	-	-	-	-
94	United Operative Masons and Bricklayers of Londonderry, 49 Bishop-street, Londonderry.	"	-	-	-	-	-
95	Regular Glass Cutters, Glaziers, and Lead Sash Makers, 24 Bride-street, Dublin.	"	-	-	-	-	-
99	Metropolitan House Painters, 27 Aungier-street, Dublin.	1876	210	622	841	429	400
100	Dublin and District Tramway Men, 41 York-street, Dublin.	1890	220	191	296	325	320
102	Operative Butchers, 114 Capel-street, Dublin.	"	32	30	198	200	115
103	Shirt, Collar, and Apron Cutters 1 Garfield-street, Belfast.	"	-	-	-	-	-
104	Belfast French Polishers, 44 Royal-avenue, Belfast.	1889	136	142	100	108	76
105	Belfast Ship Riggers' Protective, 71 York-street, Belfast.	1890	38	38	15	15	11
107	City of Dublin Packing Case Makers, 128 Capel-street, Dublin.	"	71	95	31	7	37
108	Flax Roughers, Engineers' Hall, College-street, Belfast.	1891	673	876	830	628	1,376
110	Clonmel Operative Bakers, 19 Sarsfield-street, Clonmel.	1890	37	31	19	24	13
111	Sligo Operative House Painters, 1 John-street, Sligo.	1891	13	24	16	5	14
113	Belfast Protective Society, 44 Royal-avenue, Belfast.	"	-	-	-	-	-
114	Londonderry Shirt, Collar, and Underclothing Cutters, 85 Bishop-street, Londonderry.	1890	-	-	-	-	-
115	United Smiths' Trade Union of Ireland, 14 Granby-row, Dublin.	1891	103	244	108	57	-
116	Belfast Brass Founders, 17 College-street, Belfast.	1840	-	526	312	370	141
117	County of Dublin House Painters, 14 George's-place, Kingstown.	1891	-	-	-	-	-
119	United Stationary Engine Drivers, 37 Wellington Quay, Dublin.	1865	3	4	150	149	87
120	Irish Handloom Damask Weavers, Good Templars' Hall, Linenhall-street, Lisburn.	1890	32	43	20	4	56
123	Regular Cart and Railway Wagon Builders of the City of Dublin, 10 Upper Abbey-street, Dublin.	1892	-	-	-	-	-
124	Belfast Upholsterers, 20 College-street, Belfast.	1890	-	-	-	-	-

FRIENDLY SOCIETIES AND TRADE UNIONS, &c.

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Register Number.	NAME AND REGISTERED OFFICE.	Year of Establishment.	Funds 31 Dec. 1892.	Funds 31 Dec. 1893.	Income for 1893.	Expenditure for 1893.	Number of Members.
125	Belfast District Red Leaders, 20 College-street, Belfast.	1891	£.	£.	£.	£.	-
126	Dublin Brewery Labourers, 65 Bridgefoot-street Dublin.	"	55	80	47	22	92
127	Belfast Hairdressers, 29 Strathe-den-street, Belfast.	"	82	143	115	54	76
129	Dublin Whiteners, 128 Capel-street, Dublin.	1892	5	4	66	67	46
130	Irish National Labour Union, Trades Hall, Capel-street, Dublin.	"	27	68	299	68	575
131	Dublin Operative Confectioners and Sugar Boilers, 14 Granby-row, Dublin.	"	-	-	-	-	-
133	County of Cork Licensed Vintners' Benevolent Protective and Friendly, The Vineyard, Market-lane, Cork.	1893	-	-	-	-	-
134	Belfast Journeymen Butchers and Assistants' Association, 11 York-lane, Belfast.	"	-	-	-	-	-
137	Beetling Enginemen's, 20 College-street, Belfast.	1891	103	155	114	75	215
139	Belfast Pavlors, Oddfellows Hall, York-street, Belfast.	1893	266	256	64	74	68
141	Operative Plasterers of the Town of Dundalk, Labourers Hall, Dundalk.	"	-	-	-	-	-
142	Dundalk Operative House Painters, Labourers Hall, Dundalk.	"	-	-	-	-	-
143	Hotel and Club Assistants' Association of Ireland, 6 Crane-lane, Dame-street, Dublin.	"	10	23	81	68	85
144	Belfast Foremen Tailors, 29 High-street, Belfast.	1885	35	38	38	38	31
145	Newry Operative House Painters 21 Upnorth-street, Newry.	1893	-	-	-	-	-
146	City of Dublin Regular Pork Butchers and Bacon Curers, 9 Coombe, Dublin.	"	-	-	-	-	-
147	Kilkenny Operative Coopers, Parliament-street, Kilkenny.	"	-	4	4	2	-
148	Regular Stono Plasterers' Trade Union of the City of Dublin, Trades Hall, Capel-street, Dublin.	"	-	-	-	-	-
TOTAL - - -			8,068	10,924	8,973	7,731	7,930

NOTE.—Some of the Returns are more or less imperfect, so that it will be noticed the figures do not balance.

IRELAND.

Number of Returns received for 1893 - - - - -	38
Number of Trade Unions Registered previous to 1893, making no Returns for that Year - - - - -	17
Number of Trade Unions Registered in 1893, making no Returns for that Year - - - - -	7
TOTAL - - -	62

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES
AND TRADE UNIONS.

R E P O R T S
OF THE
CHIEF REGISTRAR
OF
FRIENDLY SOCIETIES
FOR THE
Year ending 31st December 1893.

(Pursuant to 34 & 35 Vict., c. 31, s. 17; 38 & 39
Vict., c. 60, s. 10; and 39 & 40 Vict., c. 45, s. 25.)

PART C.
APPENDIX (M.)—TRADE UNIONS.

*Ordered, by The House of Commons, to be Printed,
20 March 1894.*

[Price 2½ d.]

38—II. Under 2 oz.

